

TDB: Customer Follow-up Request: Low score - goes to next state in 39 hours NEW



[Redacted]

April 20, 2024 at 6:15 AM EST

[Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	04/20/2024, 06:15 AM
Alert Reopened	No	Creation Date	04/19/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	04/18/2024
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]
Multi-Location	[Redacted]	Customer email	[Redacted]
TDB: Region	Greater Maine	Survey Language	English
Regional Operations Officer	[Redacted]	Survey Status	COMPLETED
Market	Northern New England	Included in LEI Score	Yes
Retail Market President	[Redacted]		
Metro Market	Metro New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
04/20/2024, 6:16:03 AM EST - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
04/20/2024, 6:15:54 AM EST - System Generated
EE/B

Comment

Overall Comments
 I am not happy that my local TD branch will be closing soon!

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice

Closed Loop

Closed Loop

Yes - Please call me at this number: [=e_td_tdb_phone_number_txt]

Yes - Please call me at this number: [=e_td_tdct_single_phone_txt]

No - Please don't call me

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]
Sent: Friday, May 3, 2024 3:00 PM
To: [Redacted]
Cc: [Redacted]
Subject: Thank you for your feedback on TD Bank

Dear [Redacted]

Thank you for your recent communication regarding the consolidation of our Store located at 14 Sweden Street Suite 201, Caribou, ME 04736. 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 we 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]

[REDACTED]

TD Bank, America's Most Convenient Bank ®

TDB: Customer Follow-up Request: Low score - goes to next state in 95 hours NEW



[Redacted]

May 10, 2024 at 10:08 AM EST

[Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	05/10/2024, 10:08 AM
Alert Reopened	No	Creation Date	05/09/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	05/08/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	1201 - Barton	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
Multi-Location	[Redacted]	Customer email	[Redacted]
TDB: Region	Vermont	Survey Language	English
Regional Operations Officer	[Redacted]	Survey Status	COMPLETED
Market	Northern New England	Included in LEI Score	Yes
Retail Market President	[Redacted]		
Metro Market	Metro New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
05/10/2024, 10:09:26 AM EST - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
05/10/2024, 10:09:21 AM EST - System Generated
EE/B

Comment

Ease comment
 🗨️ not close local branch ... 🗨️ i will need to close my account as I can't not deposit large checks online

Reason for Scores
 🗨️ friendly and efficient!

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice Yes No

Closed Loop

Closed Loop Yes – Please call me at this number: [=e_td_tdb_phone_number_txt]
 Yes – Please call me at this number: [=e_td_tdct_single_phone_txt] Yes – Please call me at the following number:
 No – Please don't call me

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcomed 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]
Sent: Friday, May 17, 2024 12:45 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: Thank you for your feedback on TD Bank!

Dear [REDACTED]:

Thank you for your recent communication regarding the consolidation of our Barton Store located at 424 Main St, Barton, VT 05822. 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 we 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]

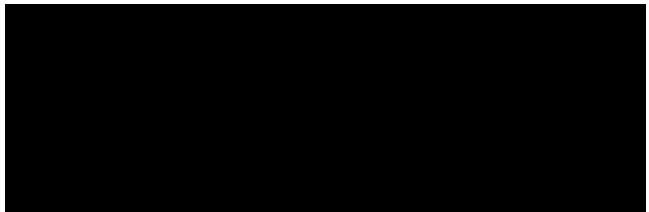
[REDACTED]

TD Bank, America's Most Convenient Bank ®



America's Most Convenient Bank®

April 11, 2024



Dear [Redacted]

As a valued customer of our Barton location, we want to let you know that our store at 424 Main Street, Barton, VT, 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:

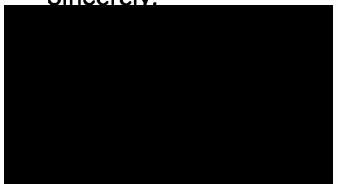
- All of your account information will stay the same.
- You can always bank wherever you are anytime—online at td.com, through the TD Bank app, at an ATM or with our 24/7 Customer Service.

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 [Redacted] you can also call our 24/7 live Customer Service line at [Redacted]

We hope to see you soon.

Sincerely,



You should at least keep an ATM in Barton. Where is the apology for the inconvenience!

We're moving in with our TD Bank neighbors.

Check out these nearby locations:

301 Railroad Street
Saint Johnsbury, VT
1-802-748-3185

45 min. drive

20 Morrisville Plaza
Morrisville, VT
1-802-888-7000

45 min drive

39 Main Street
Stowe, VT
1-802-253-7368

1 Hour Drive

Anyone wishing to comment on this proposed location closing may file comments with the Director for Large Bank Licensing, Office of the Comptroller of the Currency, at the following address: 7 Times Square, 10th Floor Mailroom, New York, New York 10036. Comments should be received by the proposed closing date. Please be aware this agency does not have the authority to approve or prevent this location closing.





Bank

America's Most Convenient Bank®

May 7, 2024



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)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [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. 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,



TD Bank "America's Most Convenient Bank"

May 10th, 2024

Chairman's Services for TD Bank

To Whom It May Concern,

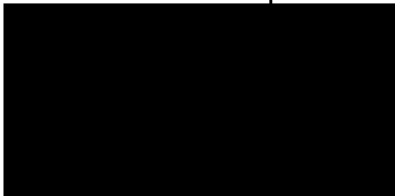
I have noticed that TD Bank locations, full-service banks and ATMs, have been closing in central Maine. This is the Lewiston-Auburn local, which includes a sizable chunk of the surrounding area, including my hometown of Leeds. It had a TD Bank ATM in the only gas station in town, but it has since been replaced with another nearly a decade ago. This continuing closure and limited services in my area, including but not limited to a lack of cash withdrawals, make it very hard to do business with TD Bank. I will have to consider alternative banking solutions as they provide more service locations in the area.

Currently, the closest bank and ATM location is in Augusta, which is the opposite direction from which I travel for business and leisure. It is certainly handy when my business brings me to the state capitol, and for that, I am grateful. A prominent TD Bank location in Lewiston, 790 Lisbon Street, recently closed and removed a drive-through ATM, which was very convenient for my cash & check needs outside regular business hours. This has limited the location to just a bank, and the nearest ATM would be in the Auburn Mall at a local TD Bank call center. I did not complain some years ago when a bank & ATM location was removed from the local Auburn Shaw's because of the other places, and I could rationalize it away as a business decision. However, it seems like TD Bank has all but pulled out of central Maine.

I understand that times are hard for everyone, and tough decisions must be made all around. If TD Bank continues withdrawing from the central Maine region, it will lose many customers. I know it's not a lack of use for ATMs or the banks themselves because the local credit unions and a competitor seem to do well enough. As I mentioned previously, a few ATM locations have been replaced with competitors. TD Bank has much goodwill in central Maine, partly due to the jobs at the local call center and partly because they were the first "big" bank to invest in the area. I humbly ask that TD Bank consider reinvesting in the central Maine area.

I appreciate your time and consideration,

Sincerely,





Bank

America's Most Convenient Bank®

06/12/2024

[Redacted]

Dear [Redacted],

You matter to us. Getting things right and providing you a legendary customer experience is a top priority for us. Today, we're writing to let you know that our leadership team shared your feedback regarding the recent news on store closures.

We heard your concerns and appreciate the opportunity to find a resolution.

Thank you for speaking up. Your feedback makes us better, and we want to be the best for you. We're grateful for your business, and we're here to address your concerns.

Unfortunately, our attempts to reach you have been unsuccessful. Please call me at your earliest convenience so I can learn more about your issue and discuss how we can help. You can reach me at [Redacted]. Thank you for the opportunity to work toward a solution together and further serve your banking needs.

Sincerely,

[Redacted]

TD Bank, America's Most Convenient Bank®

TDB: Customer Follow-up Request: Low score - goes to next state in 34 hours NEW



[Redacted Customer Name]

May 21, 2024 at 8:34 PM EST

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

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	05/21/2024, 08:34 PM
Alert Reopened	No	Creation Date	05/21/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	05/20/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	1201 - Barton	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
Multi-Location	[Redacted]	Customer email	[Redacted]
TDB: Region	Vermont	Survey Language	English
Regional Operations Officer	[Redacted]	Survey Status	COMPLETED
Market	Northern New England	Included in LEI Score	Yes
Retail Market President	[Redacted]		
Metro Market	Metro New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
05/21/2024, 8:38:42 PM EST - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
05/21/2024, 8:37:37 PM EST - System Generated
EE/B

Comment

Ease comment

I have always been satisfied with the staff at my local branch. I have banked at this building for 60 years, as it changed hands from one bank to another. But obviously my business is of no interest to TD Bank.

TD Bank is closing this branch, leaving the closest branch 30 miles away. I would have continued using TD Bank if they had an ATM in this area. They don't want to stock an ATM because it is so far from the closest branch, but they think we will drive that far to continue using TD Bank. What about offering us an ATM in the area from another bank at no fee. You are just throwing us away.

Overall Comments

I feel abandoned by my bank. You don't have any interest in keeping my business.

Reason for Scores

TD Bank is closing this branch, leaving the closest branch 30 miles away. I would have continued using TD Bank if they had an ATM in this area. They don't want to stock an ATM because it is so far from the closest branch, but they think we will drive that far to continue using TD Bank.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown

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

Attributes

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

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcomed 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®


June 14, 2024

Dear 


Thank you for your recent communication regarding the consolidation of our Store located at 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)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 
- 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 .

Sincerely,



TD Bank, America's Most Convenient Bank

TDB Phone Channel: Customer Follow-Up Request: Low Score - goes to next state in 46 hours - Assigned to Sharon Campbell NEW



[Redacted]

May 28, 2024 at 12:33 PM EST

[Respond](#) [Reassign Alert](#) [Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB Phone Channel: Customer Follow-Up Request: Low Score	Response Date	05/28/2024, 12:33 PM
Alert Reopened	No	Creation Date	05/21/2024, 02:40 PM
Survey Program	TDB Phone	Transaction entry date	05/20/2024
Sub Program	TDB Core Phone	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Task CD	Customer Authentication Indicator	Email name	[Redacted]
Agent Queue Name	1	Customer phone number	[Redacted]
Team/Unit	[Redacted]	Customer email	[Redacted]
Employee ID	[Redacted]	Survey Language	English
Program	Core	Survey Status	COMPLETED
Call Centre Location	Mt. Laurel	Call Key ID	[Redacted]
GM	[Redacted]		
Manager	[Redacted]		
VP	[Redacted]		
SVP	[Redacted]		
Unit Creation Date	03/31/2022		
Survey ID	[Redacted]		

Actions Taken

- Alert Assigned**
05/28/2024, 1:33:55 PM EST · [Redacted]
Assigned to [Redacted]
- Alert status set to New**
05/28/2024, 12:34:11 PM EST · System Generated
- Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score**
05/28/2024, 12:33:41 PM EST · System Generated
EE/IB

Comment

Overall Comments
 I am very upset about my local branch closing. THIS IS NOT AT ALL CONVENIENT!!! The next closest branch is 30 miles away. I don't think keeping this branch open would hurt TD Bank financially. Don't you make enough money?

Reason for Scores
 She took down my complaint that my local branch was closing and assured me that I would be heard.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No



Bank

America's Most Convenient Bank®

May 31, 2024

[Redacted]

Dear [Redacted],

Thank you for your recent communication regarding the consolidation of our Store located at 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 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

[Redacted]

[Redacted]

TDB: Customer Follow-up Request: Low score - goes to next state in 29 hours NEW



[Redacted]

June 4, 2024 at 2:59 PM EST

[Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	06/04/2024, 02:59 PM
Alert Reopened	No	Creation Date	05/30/2024, 02:10 PM
Survey Program	TDB Store	Transaction entry date	05/29/2024
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	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	[Redacted]	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	Mid-South		
Shop/BM Start Date	07/01/2011		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
06/04/2024, 3:01:03 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
06/04/2024, 3:00:43 PM EST · System Generated
EE/B

Comment

Ease comment
 Several drive through lines available.

Overall Comments

I am very disappointed that my local TD Bank office is leaving my area. As far as I know there will not even be an ATM available for simple transactions. I am investigating other banking options in my community. I will not drive to another town for banking services.

Reason for Scores

The friendly service.

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice Yes No

Closed Loop

Closed Loop

Yes – Please call me at this number: [=e_td_tdb_phone_number_txt]

Yes – Please call me at this number: [=e_td_tdct_single_phone_txt] Yes – Please call me at the following number:

No – Please don't call me

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcomed 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

[Redacted]

From: [Redacted]
Sent: Tuesday, July 23, 2024 1:26 PM
To: [Redacted]
Subject: TD Bank Store Closing

Dear [Redacted],

Thank you for your recent communication regarding the consolidation of our Store located at Camden, SC. 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.



Consumer Financial
Protection Bureau

◀ Active complaints



Primary consumer information

FULL NAME



PHONE



EMAIL ADDRESS



ADDRESS



Methods of identification provided by the consumer

LOAN NUMBER



**MORTGAGE ADDRESS SAME AS
MAILING ADDRESS**

No

MORTGAGE ADDRESS

To be determined

Long Island City , New York 11101

United States

Product information

PRODUCT OR SERVICE

Mortgage (FHA mortgage)

**CONSUMER IDENTIFIED COMPANY
NAME**

TD BANK, N.A.

ISSUE

Applying for a mortgage or refinancing
an existing mortgage
Application denials

What happened

TD Bank, by letter form letter dated 28 May 2024, denied my request for prequalification of an FHA 30 Year Fixed Rate Mortgage. The reason given by TD Bank was boxes checked off that read: "Excessive obligations, "Insufficient income for total obligations", "Income insufficient for amount of credit requested. The loan number given by TD Bank was as follows: [REDACTED]; Loan Amount: [REDACTED] My source of income is SSI from the Social Security Administration. I believe that TD Bank denied my request for prequalification due to source of income discrimination.

**ALREADY ATTEMPTED TO FIX THIS ISSUE WITH THE
COMPANY?**

Yes

Desired resolution

For the CFPB to order and direct TD Bank to grant my request

for prequalification of an FHA 30 Year Fixed Rate Mortgage.

Response recipients

SUBMITTED BY

Primary consumer

WHO WILL RECEIVE RESPONSES?

Primary consumer

What is the company's response?

[Response categories](#)

- In progress
- Closed with explanation
- Closed with monetary relief
- Closed with non-monetary relief
- Alerted CFPB
- Duplicate CFPB complaint reported
- Incorrect company
- Sent to regulator

COMPLAINT STATUS

COMPLAINT STATUS

Pending Action By Company

SENT TO COMPANY

06/13/2024 21:59 ET

DUE DATE


06/29/2024

ACTIONS

 [Respond](#)

 [Print](#)

[Terms of service \(terms-of-service\)](#)

 An official website of the United States Government



June 17, 2024

[REDACTED]

[REDACTED]

Dear [REDACTED],

Thank you for taking the time to share your concerns with us regarding your recent loan experience. This comes in connection with a complaint you filed with the Consumer Financial Protection Bureau (CFPB) dated June 13, 2024.

In your complaint you allege TD Bank denied your request for prequalification due to source of income discrimination. You request CFPB to order TD Bank to grant your request.

We have reviewed your concerns and we understand that you may not agree with our decision however it has been determined that our mortgage team appropriately followed policies and procedures in relation to your loan application. When reviewing your file using the income disclosed as well as your monthly debts, including what your new monthly mortgage P&I (Principal and Interest) payment would be it was determined that your total Debt to Income Ratio was above the maximum required for approval. Your monthly income disclosed at the time of application was \$943.00 per month. The new monthly P&I (please note this doesn't include taxes and/or insurance) payment based on your request would be \$1,110.52. This puts your total debt to income ratio at 117.65% which is over the maximum allowed. Your loan was denied per TD Bank's policies and procedures and a Statement of Prequalification request denial was mailed to you on May 28, 2024 (enclosed).

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.

Mr. Davidson, 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]

TD Bank, America's Most Convenient Bank

Enclosed: Statement of Prequalification request Denial

STATEMENT OF PREQUALIFICATION REQUEST DENIAL

Date: 05/28/2024
Applicant Address: [Redacted]

Loan Number: [Redacted]
Loan Amount: [Redacted]
Term: 360

Description of Account, Transaction, or Requested Credit:
Prequalification Request for FHA 30 Year Fixed Rate

Description of Action Taken:
Prequalification Denial

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

In compliance with Regulation 'B' (Equal Credit Opportunity Act), you are advised that your recent request for a prequalification has been declined. The decision to deny your request was based on the following reason(s).

A. Employment Status

- Unable to verify employment
- Length of employment
- Temporary or irregular employment

C. Income

- Income insufficient for amount of credit requested
- Unable to verify income
- Excessive Obligations in Relation to Income

B. Credit

- No credit file
- Insufficient number of credit references provided
- Limited credit experience
- Unable to verify credit references
- Garnishment, attachment, foreclosure, repossession, or collection action or judgment
 - Garnishment or Attachment
 - Foreclosure or Repossession
 - Collection Action or Judgement
- Excessive obligations
 - Insufficient income for total obligations
 - Unacceptable payment record on previous mortgage
- Delinquent Past or Present Credit Obligations with Others
- Bankruptcy
- Unacceptable type of credit references provided
- Poor credit performance with us
- Number of recent inquiries on credit bureau
-
-
-
-

D. Residency

- Temporary residence
- Length of residence
- Unable to verify residence

E. Other

- Credit application incomplete
- Inadequate collateral
 - Unacceptable property
 - Insufficient data – property
 - Unacceptable appraisal
 - Unacceptable leasehold estate
 - Value or type of collateral is not sufficient
- Insufficient Assets
- We do not grant credit to any applicant on the terms and conditions you have requested.

Part II. Disclosure of Use of Information Obtained from an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

- Our credit decision was based in whole or part on information obtained in a report from the consumer-reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Factual Data
Address: PO Box 530090 Atlanta, GA 30353
Telephone Number: 800-216-3463

- We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Credit Agency Name: EXPERIAN INFORMATION SOLUTIONS, INC.
Address: WWW.EXPERIAN.COM, 701 EXPERIAN PARKWAY, PO BOX 2002 ALLEN TX 75013
Phone: 888-397-3742
Your Credit Score: [REDACTED]
Date: 05/24/2024
Scores range from a low of 320 to a high of 844
Key factors that adversely affected your credit scores:

LACK OF RECENT BANK/NATIONAL REVOLVING INFORMATION
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
NO RECENT REVOLVING BALANCES
TOO MANY INQUIRIES LAST 12 MONTHS

- Number of recent inquiries on consumer report

Credit Agency Name: TRANSUNION CONSUMER SOLUTIONS
Address: WWW.TRANSUNION.COM, PO BOX 1000 CHESTER PA 19016
Phone: 800-916-8800
Your Credit Score: [REDACTED]
Date: 05/24/2024
Scores range from a low of 309 to a high of 839
Key factors that adversely affected your credit scores:

TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
LACK OF RECENT INSTALLMENT LOAN INFORMATION
NO RECENT REVOLVING BALANCES
INSUFFICIENT LENGTH OF CREDIT HISTORY

- Number of recent inquiries on consumer report

Credit Agency Name: EQUIFAX INFORMATION SERVICES, LLC
Address: WWW.EQUIFAX.COM, PO BOX 740241 ATLANTA GA 30374
Phone: 800-685-1111
Your Credit Score: [REDACTED]
Date: 05/24/2024
Scores range from a low of 334 to a high of 818
Key factors that adversely affected your credit scores:

TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
LACK OF RECENT INSTALLMENT LOAN INFORMATION
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
NO RECENT REVOLVING BALANCES

- Number of recent inquiries on consumer report

If you have any questions regarding your credit score(s), you should contact the consumer reporting agency(ies) at the above address(es) or phone number(s).

Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other than a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

TD Bank, N.A.
2035 Limestone Road
Wilmington, DE 19808
888-751-9000

Additional Statement (if applicable)

Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street NW

Washington, DC 20552
855-411-2372

This notification is given by: **TD Bank, N.A.**
2035 Limestone Road
Wilmington, DE 19808
888-751-9000

Notice mailed on: 05/28/2024

By: _____
mortgage lending