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Sharon L'Herrou
President/CEO

April 14, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that 211 Palm Beach/Treasure Coast has with TD Bank. We have been receiving support from TD Bank in Palm Beach County and the Treasure Coast since 2017.

211 Palm Beach/Treasure Coast's mission is to save lives through crisis intervention and by connecting people to health, mental health, and wellness services 24 hours a day every day. Our agency envisions a community where people in crisis receive the information and support they need to weather life's storms.

Since 2017, 211 Palm Beach/Treasure Coast has been receiving annual support from the TD Charitable Foundation in the form of a grant award for \$5,000. In addition, Mr. Raymond Ellis has been the Vice President of Business Development at TD Bank since 2016 and a proud member of 211's Board of Directors since 2010. He has been an advocate for our critical work by serving as Chair on our Board of Directors from 2016-2018, following which he remained deeply involved as a member of our Board of Directors as a member of our Executive Committee for two years. Mr. Ellis has also been an incredible asset to our organization by serving as Co-Chair for our annual Lifeline Luncheon in 2019. By allowing Mr. Ellis to allocate his time and expertise to make strides towards our mission TD Bank greatly supports the incredible work that 211 carries out on a daily basis. Our agency is grateful for this ongoing support from TD Bank and the TD Charitable Foundation, and every year this award and the dedication of Mr. Ellis makes a significant impact in our agency's ability to achieve our lifesaving mission.

Annually, 211 responds to approximately 100,000 requests for help from individuals in crisis throughout our entire five-county service region, which includes people who are struggling with financial insecurity, substance abuse, and their mental health, some even to the point of having thoughts of suicide. It would not be possible for our

211 HelpLine | P.O. BOX 3588 | Lantana, FL 33465 | Tel. (561) 547-8637 | Fax (561) 547-8639



**Palm Beach and
Treasure Coast**

agency to remain available, any time of the day or night, for every member of our community who is experiencing a crisis without the continued vital support that is provided by TD Bank and the TD Charitable Foundation. Together 211 Palm Beach/Treasure Coast and TD Bank have improved and saved countless lives throughout Palm Beach County and the Treasure Coast.

On behalf of 211 Palm Beach/Treasure Coast, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at (561) 533-1065 or via email at sharon@211pbtc.org.

Sincerely,

Sharon L'Herrou
President/CEO

211 HelpLine | P.O. BOX 3588 | Lantana, FL 33465 | **Tel.** (561) 547-8637 | **Fax** (561) 547-8639

www.211PalmBeach.org



www.211TreasureCoast.org



A Place at the Table
300 W Hargett St #50
Raleigh, NC 27601
maggie@tableraleigh.org

April 1, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of A Place at the Table, Raleigh's pay-what-you-can café, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

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

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



Peace,

A handwritten signature in black ink that reads "Maggie Kane".

Maggie Kane, Executive Director

A WIDER CIRCLE

April 6, 2022

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

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery & Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that A Wider Circle has with TD Bank. We have received generous financial support annually from TD Bank in Silver Spring, Maryland and Washington, D.C. since 2015.

A Wider Circle's mission is to end poverty. Our holistic approach integrates on-the-ground services for the creation of stable homes, workforce development, and neighborhood revitalization. We also seek to develop large-scale solutions that incorporate greater awareness and engagement by the community.

Since 2015, TD Bank has supported A Wider Circle in myriad ways — including in time, talent, and treasure. Over that period, TD Bank has provided more than \$160,000 to assist with programming, with funds directly helping our neighbors most in need. This financial support provided by the TD Charitable Foundation, in the form of annual grant funding, has been instrumental to our ability to serve thousands of individuals living with low-incomes across the greater Washington, DC region.

Specifically, the TD Charitable Foundation has provided critical support specifically to our Workforce Development Program which offers job seekers individualized support,

Center for Community Service
9159 Brookville Road
Silver Spring, MD 20910
301-608-3504

Mailing Address
10325 Kensington Parkway, #70
Kensington, MD 20895
www.awidercircle.org

including one-on-one coaching, peer workshops, and the provision of professional clothing. Grant funding has allowed A Wider Circle to provide programming that focuses on skills and resources critical to securing stable employment leading to financial stability including labor market navigation, social and professional capital building, networking, and emotional intelligence skill-building.

In addition to this generous financial support, TD Bank has been a committed corporate volunteer partner, engaging 47 employees in a total of 165 volunteer hours with A Wider Circle. This work has brought them shoulder to shoulder with the clients we serve, building relationships between neighbors.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at 240-841-1128 or amy@awidercircle.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'Amy Javid', with a stylized flourish extending to the right.

Amy Javid
President & CEO



ADOPT-A-FAMILY

of the Palm Beaches, Inc.

April 4, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Adopt-A-Family and its mission to provide housing and services to families experiencing homelessness in Palm Beach County, FL. With First Horizon's support, we have been able to provide affordable housing, emergency shelter, aftercare programming, and financial literacy to families in crisis.

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

Sincerely,

Matthew Constantine
CEO

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



Leaders in helping families help themselves.

1712 Second Avenue North, Lake Worth, FL 33460-3210
Phone: (561) 253-1361 Fax: (561) 253-1370
www.adoptfamilypbc.org





April 6, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte:

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

First Horizon is a valued partner of the AdventHealth Foundation and our mission in Central Florida both through volunteer support and financial support at AdventHealth for Children. Lawrence Hatch is an engaged member of the AdventHealth for Children Board and First Horizon Foundation has made multiple donations including a five year, \$50,000 commitment to support the West Lakes Early Learning Center, a \$15,000 to support Pediatric Mental and Behavioral Health and a \$1,000 gift to support COVID Relief.

Through our engagement with First Horizon and Lawrence Hatch we are familiar with the bank's commitment to the people and businesses in our community. We are grateful for all that the bank has done to support our mission. If you require additional information, please don't hesitate to reach out.

Sincerely,

A handwritten signature in black ink that reads "Jennifer S. McGreevy". The signature is written in a cursive, flowing style.

Jennifer S. McGreevy
Vice President
AdventHealth Foundation | Central Florida
550 Rollins Street, 6th Floor, Orlando FL 32803

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



April 7, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of After-School All-Stars and mission to provide comprehensive youth development programs that keep children safe and help them achieve in school and life in Orlando, FL. With First Horizon's support, we have been able to provide financial literacy to our students, families and staff members. First Horizon has supported our program for over 3 years and we look forward to continuing this initiative in efforts to set up our families and staff members for financial success.

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

Sincerely,

Daniel Toffoli
Executive Director



the arts empowerment project

April 21, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte:

I am writing today in support of TD Bank (TD) and in recognition of the relationship that The Arts Empowerment Project (TAEP) has with TD Bank. We have received support from TD Bank in Charlotte, NC since 2014. The Arts Empowerment Project provides high-quality arts programming, enrichment experiences and social emotional development for children in need of access to light, hope, equity, and opportunity, which together offer paths to resilience. National studies show that participation in the arts and positive pro-social activities contribute to great academic achievement and can mitigate the effects of childhood trauma, transforming lives. An independent study of TAEP's pilot program by the UNC-Charlotte School of Social Work reported that our students formed career and educational goals, developed positive peer interactions, grew more engaged in their community, accessed new opportunities and experiences, gained new life skills, discovered healthy emotional outlets, and became more confident.

TD Bank supports our work with critical financial contributions and administratively with volunteer board members. TD supports us with 2 board members, while it should also be noted that First Horizon has 1 board member. With their community support we can help break the cycle of violence and trauma through arts opportunities that ignite change in vulnerable youth.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at natalie@theartsempowermentproject.org or (704) 765-1845.

Sincerely,

Natalie Frazier Allen, JD
Founder and CEO
The Arts Empowerment Project
www.theartsempowermentproject.org

15105-D John J. Delaney Drive
Charlotte, North Carolina 28277



April 22, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte:

I am writing today to support TD Bank (TD) and to recognize the relationship that Ascendus, Inc. has with TD. We have worked and received support from TD Bank since 2008.

Ascendus is a nonprofit loan fund, a Community Development Financial Institution (CDFI), and an SBA Microlender and Community Advantage lender. Our mission is to empower low- to moderate-income (LMI) business owners with access to capital and financial education.

TD has helped us fulfill and grow our mission in four critical ways, including: (1) TD has provided us the loan capital to deploy to small businesses who would otherwise not be able to access credit; (2) TD has invested in the capacity of our organization through grants; (3) TD has provided referrals, both offline and now in an automated online manner, to increase access to capital; and (4) TD has provided professionals to serve on our fiduciary and advisory boards. TD has provided one of the most robust partnerships we have with any banking institution.

Based on our almost fifteen (15) year relationship with TD, I strongly support TD Bank's application to receive approval to acquire First Horizon. Their partnership model with organizations like Ascendus will only expand its impact through this acquisition.

Please write or phone me with any questions at pquintero@ascendus.org or (347) 426-6735.

Yours in unqualified support,

A handwritten signature in black ink that reads "Paul Quintero".

Paul Quintero
CEO



Asian Americans for Equality

2 Allen Street, 7th Floor • New York, NY 10002

Tel: 212-964-2288 • Fax: 212-964-6003 • www.aafe.org



April 20, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Asian Americans For Equality (AAFE) has with TD Bank. We have had a positive working relationship with TD Bank in New York City over the past decade, where we received flexible grant support for our affordable housing development initiatives serving low-income households.

AAFE is a 501 (c) (3) non-profit organization based in New York City. Founded in 1974 in Manhattan's Chinatown to advocate for equal rights, AAFE has transformed in the past four decades to become one of the city's leading housing, social service and community development organizations. Serving over 20,000 residents annually, AAFE has created over 1,200 units of affordable housing, many of which was made possible by TD Bank's operating support grants. TD Bank also currently provides the acquisition mortgage for one of our community center spaces in Lower Manhattan.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at Thomas_Yu@aafe.org, or 646-970-6805.

Sincerely,

A handwritten signature in black ink that reads "Thomas Yu". The signature is fluid and cursive, with the first and last names clearly legible.

Thomas Yu, Co-Executive Director
AAFE



April 18, 2022

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

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

Re: Support for TD Bank's Acquisition of First Horizon Bank

Messrs. Corkery and Almonte,

My name is Randy Bowman, I am the founder and CEO of AT LAST!—The Urban Boarding Experience ("AT LAST!"), a Dallas-based nonprofit. Please receive this letter as an indication of my support, and that of AT LAST!, for TD Bank's efforts to acquire First Horizon Bank. I suspect that it will be good for the many communities in which TD Bank and First Horizon Bank operate, but I *know* that it will be good for the greater Dallas community.

I have come to know TD Bank through its Regional President located in Charlotte, NC, Hugh Allen. I have known Mr. Allen since 1981, and have witnessed his commitment to community through his time, talent and treasure over the years. Upon joining TD Bank he described to me the various ways in which it engages with, serves and supports the communities in which it operates. He described the desire to compete broadly for market share from small businesses to large businesses to nonprofits with equal vigor.

As a nonprofit organization in Dallas, that was music to AT LAST!'s ears and left me hoping that TD Bank would eventually enter the Dallas market more comprehensively. Consummation of this transaction with First Horizon Bank answers that hope. Nonprofits like AT LAST! *need more banks in Dallas that seek to compete for our business*. It provides us with an environment that produces better pricing for banking products, better terms for debt, more prospective sponsor dollars for community events, more volunteers, more intellectual capital from the banking industry for discussions about how to better prepare the organization strategically to fare well under a bank's scrutiny, etc.

11700 Preston Road, Suite 660-116, Dallas, Texas 75230

My confidence that TD Bank will be this type addition to the Dallas market is not based on TD Bank's marketing materials or public proclamations. It is based on the track record and reputational capital Mr. Allen has built up with me over 40+ years, and—more specifically—the fact that TD Bank has acted in a manner consistent with the values he has told me it holds from the time he has joined that team.

Obviously, I support TD Bank's application to receive approval to acquire First Horizon. I ask that you approve it not for their sake, but rather for that of the nonprofit community in Dallas (and—selfishly—that of AT LAST!).

Do not hesitate to reach out should you believe it necessary or helpful to your deliberations. My email address is Randy@Atlastboarding.com, and my cell number is 972 342-8224.

Sincerely,



Randy A. Bowman



April 22, 2022

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

Dear Mr. Corkery,

ANDP is a 31-year-old affordable housing nonprofit serving Metro Atlanta. I wanted to provide comments regarding the supportive and impactful relationship with have had with First Horizon Bank. First Horizon has provided strong often innovative support to ANDP's affordable housing work which has benefited the low-income families and neighborhoods we serve. Investments from First Horizon Bank have enabled ANDP to provide affordable housing to low-and moderate-income households throughout metro Atlanta, stabilize neighborhoods hard hit by the foreclosure crisis and COVID-19 pandemic, and increase access to capital for much needed affordable housing development. We appreciate the special relationship that ANDP has with First Horizon Bank and look forward to strengthening our partnership as the merger moves forward.

In 2016, First Horizon's predecessor, IberiaBank, was one of the first investors in an innovation internal rotating capital fund supporting ANDP's homeownership and single-family production. This fund spares ANDP from needing to secure separate construction financing and associated draw and closing fees, saving us (and our homebuyers) approximately \$12,000 per home. An initial investment of \$250,000 in our single-family work and CDFI Loan Fund were doubled in 2019 and just recently doubled again to \$1,000,000 each, providing critical capital as ANDP pursues an unprecedented plan to develop 2,000 units of affordable housing by 2025 and double our Loan Fund. Given the bank's current Atlanta market share, the investment amount is exceptional.

Investments from IberiaBank/First Horizon Bank have helped ANDP develop over 450 single-family homes for low-and moderate-income families in the past five and a half years; grow our portfolio of affordable single-family rental homes from 20 homes to over 170 homes; and grow our Loan Fund from \$4.5 million to over \$15 million in assets, enabling us to exceed our strategic goals and leverage additional investments from other banks, foundations, public, and private resources. Studies of our clients show that ANDP homebuyers are experiencing an average of \$135k in home equity gains since purchasing from us, providing a tremendous means of wealth creation for the majority-Black, lower-income residents and neighborhoods we serve.



Support from First Horizon Bank has also positioned ANDP to become a national innovator in utilizing U.S. Treasury funds for affordable homeownership projects, enabling us to secure \$2.4 million in Capital Magnet Funds and \$20.4 million in New Markets Tax Credits to provide needed subsidy to keep homes affordable. This work is critical as Atlanta faces record-low inventory and surging housing costs, with most homes being purchased by outside investors or developed for the high end of the market by large, national builders. With support from First Horizon Bank, ANDP is committed to investing \$50 million in smaller, Black-owned developers to gain production scale and expand the availability of affordable housing in metro Atlanta.

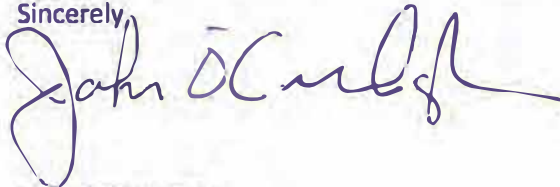
First Horizon Bank's innovation in helping us scale a model for bank investment in a rotating internal capital fund to acquire, rehab, and build new affordable homes has been central to ANDP's growing impact. Today, we are the largest seller of homes at affordable price points of \$250,000 or less in metro Atlanta. We have been asked to share this model with other nonprofits in Atlanta and through NeighborWorks America across the country.

Charitable investments are critical to our leverage model. First Horizon make a significant \$50,000 grant to ANDP for our home production in 2022. . This will support production towards our 5-year goal to produce or preserve 2,000 homes and apartments by 2025. We anticipate leveraging this chartable investment 25 to 1.

It has been a privilege to work closely with First Horizon to further our shared mission objectives. . Beth Trotter, who lead's First Horizon's CRA efforts has been an active member of ANDP's advisory council providing thoughtful advice and connections. I serve as a member of First Horizon CRA Advisory Board. We have open communications. Our local perspectives on actions that the bank should take have been heard and responded to.

Thank you for your consideration of my comments.

Sincerely,



John O'Callaghan
President and CEO

Atlanta Neighborhood Development Partnership, Inc.



April 19, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte:

I am writing today in support of TD Bank and in recognition of the relationship that Avesta Housing has with TD Bank. We have been partnering with TD Bank to create affordable housing in Maine since 2000.

Avesta Housing is the largest nonprofit affordable housing provider in northern New England. We have been developing affordable homes and providing essential residents support services for people with low incomes for the past 50 years. Avesta provides safe, quality, and affordable homes for nearly 5,000 people to sleep in every night. Our portfolio consists of 110 properties and 3,200 apartments in Maine and New Hampshire.

TD Bank has been an incredible advocate and supporter of Avesta's mission to provide safe, quality, and affordable housing to people with low incomes. They have provided equity investments, sponsored Federal Home Loan Bank grants/awards, and donated philanthropic funds through the TD Charitable Foundation. In fact, the TD Charitable Foundation has provided more than \$400,000 since 2020 to create affordable housing and vital support services for people with low incomes.

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

Please let me know if I can answer any questions or provide any additional details. You may reach me at 207-245-3367 or DTotman@AvestaHousing.org.

Sincerely,

Dana Totman
President & CEO

CC Larry Wold, TD Bank



307 Cumberland Avenue | Portland, Maine 04101 | 207-553-7777 | 1-800-339-6516 VOICE/TTY

www.AvestaHousing.org





April 6, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

For over 3-years, First Horizon has been a valued partner of Barrier Islands Free Medical Clinic and our mission to remain the high quality, primary medical home to the uninsured, low income individuals who meet our eligibility requirements in Charleston, SC. With First Horizon's support of our program and fundraisers, we have been able to provide low cost, comprehensive medical care to patients who live or work on Johns, James & Wadmalaw Islands; Folly Beach; or work in the Hospitality Industry on the Charleston Peninsula.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission and free health care services, including primary and specialty care, mammograms, psychiatry, physical therapy, lifesaving prescription, diabetic monitoring supplies, PPE for volunteers and patients - and more.

Please let me know if I can provide further information.

Sincerely,


David Dunlap, Chair Board of Directors

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



P.O. Box 582
Houma, LA 70361
www.BavouCF.org

April 13, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Bayou Community Foundation and our mission to strengthen Lafourche, Terrebonne and Grand Isle, Louisiana, particularly in the aftermath of Hurricane Ida. With First Horizon's support of our Bayou Recovery Fund for Hurricane Ida Relief in particular, we have been able to provide nearly \$5 million in funding to date for critical relief and recovery services for the most vulnerable residents of our region. This includes over \$1.5 million spent on housing initiatives to help low-to-middle class residents with significant damage to their houses repair or rebuild so they can return home.

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

Sincerely,

Jennifer Armand
Executive Director

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

Board of Directors: Henry Lafont • Miles Forrest • Ed Bouterie • Stephen Peltier • Bonnie Babin • J.J. Buquet • Mike Callais • Rene David • Alexis Duval • Berwick Duval • Kristy Gaudet • Renee Lafont • Richard Watkins



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

4/1/2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Be Strong International (BSI) has with TD Bank in Palmetto Bay, Florida since 2018.

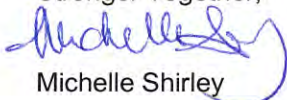
For 30 years, BSI has provided youth and families in South Florida with tools to make better decisions about their personal, professional, and social relationships, which can lead to a more promising future for themselves and the communities in which they reside. Each year, BSI serves over 8,000 culturally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

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

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

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

Stronger Together,


Michelle Shirley



6 Forest Avenue, Suite 220
Paramus, NJ 07652

T 201-291-4050 F 201-291-0681 | info@bergenunitedway.org

Bergen County's United Way

www.bergenunitedway.org

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Irwin M. Pollack
Community Leader

Thomas M. Toronto
President

April 20, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Bergen County's United Way has with TD Bank.

Bergen County's United Way (BCUW) is a non-profit organization whose mission is to build homes that people can afford. The organization specializes in building homes that are universally-designed to meet the needs of seniors, veterans, families and adults with developmental disabilities. Since 2005, BCUW has developed 35 affordable projects throughout New Jersey serving 480 individuals each day.

Our partnership with TD Bank and TD Charitable Foundation has made this work possible.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at 201-406-4376.

Sincerely,

Tom Toronto
President

PROGRAMS OF BERGEN COUNTY'S UNITED WAY

For more information, please visit www.bergenunitedway.org



123 E. Main St.
Lafayette, LA 70501

Phone: 337.269.0454
Fax: 337.269.1069

acadianabigs.com

April 7, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank


Dear Sirs:

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

First Horizon has been a valued partner of Big Brothers Big Sisters of Acadiana and our mission to 'create and support one-to-one mentoring relationships that ignite the power and promise of youth' in Lafayette, Louisiana, and the Acadiana region. With First Horizon's support, we have been able to unite hundreds of young people (Littles) with caring, positive adult role models (Bigs) in professionally-supported 1-1 mentoring friendships. These relationships provide youth with the tools they will need to overcome the adversities they face and develop the characteristics they need for academic, social, and economic success.

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

Sincerely,



Kalli Christ, Executive Director
Big Brothers Big Sisters of Acadiana

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



April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Big Brothers Big Sisters of Metro Atlanta and generously supports our mission of creating and supporting mentoring relationships that ignite the power and promise of youth. With First Horizon's support, we have been able to serve more than 1,000 children from low-income families per year, helping children stay in school, graduate from high school on time and avoid the juvenile justice system. We serve 12 counties in metro Atlanta.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. In fact, a number of First Horizon employees volunteer with our organization, serving on our Board of Directors, Young Leaders Council, and as mentors in our program. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in black ink that reads 'Kwame Johnson'.

Kwame Johnson
President and CEO

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





**THANK YOU FOR
DEFENDING POTENTIAL!**

Local Match Al with his Little.

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Maria Thompson
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Teresa Atkins
Ken Brown
Carl Cunningham
Cecily Harper
John McClelland
Brandi Morgan
Caine O'Rear
Leigh Parks

CEO

Aimee Risser

Mission

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

Contact

Information

3 South Royal Street
Ste. 300
Mobile, AL 36602
(251) 344-0536 ext.106
aimee@bbbssa.org
www.bbbssa.org

Jason Almonte
Office of the Comptroller of the Currency
240 Madison Avenue, Fifth Floor
New York, NY 10173

April 4, 2022

Dear Mr. Almonte,

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

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

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

Sincerely,

Aimee Risser
CEO & Proud Big Sister to Kristen



April 1, 2022

**2022
Board of
Directors:**

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

**Melissa Padgett
President**

RE: TD Bank, NA to Acquire First Horizon Bank

**Velika Hurst
Vice President**

Dear Sir:

**Erika Carlisle
Treasurer**

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

**Erica Martin
Secretary**

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

**Josh Darby
Past President**

Vic Salvador

Ed McGuire

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

Kaitlyn Gallegos

Tiffany Abshire

Kelly Miseles

Sincerely,

Anthony Celestine

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

Dan Losey

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

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

Smart Growth
for your Business!



Smart Growth for Your Business!

BBIF is an Equal Opportunity Provider

April 22, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing you in support of TD Bank's efforts to acquire First Horizon Bank. TD and **Black Business Investment Fund (BBIF)** have an important relationship, and positively impacts our community. BBIF has been working with and received support from TD Bank for over a decade.

Created in 1987, BBIF's mission is to develop and promote Black business enterprises through education, training, loans, investments, and other activities and to aggressively promote an atmosphere conducive to their development. BBIF is a CDFI (Community Development Financial Institution) and CDE (Community Development Enterprise) certified by the U.S. Department of the Treasury, SBA Community Advantage and Microloan lender, a certified FDIC Money Smart for Small Business collaborator and is AERIS rated triple star, A minus. The organization is a member of the Opportunity Finance Network (OFN), a national prestigious membership group of CDFI's, as well as the Association for Enterprise Opportunity (AEO), a national micro enterprise trade organization and the National Center for Reinvestment Coalition (NCRC). Since our inception BBIF has provided over \$81.5 million in loans to more than 800 businesses and leveraged \$292 million in New Markets Tax Credit (NMTC) investments. BBIF's investments have helped to create/sustain over 17,800 jobs all while maintaining a historical loan loss rate of 3.5%.

TD has been a partner and supporter of BBIF's mission, providing debt and grants for our loan funds and financial technical assistance services, respectively. TD has also provided staff time for years, serving on our loan committee and providing financial literacy and participating in financial education events with our clients and members of the community.

Consistent with our experience with TD, we believe this acquisition will be a positive one. TD has proven they are committed to growing the regions where it has a presence and making impact through the critical work of organizations such as BBIF forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at ilong@bbif.com or by calling our office at 407.649.4780.

Sincerely,

A handwritten signature in black ink, appearing to read 'Inez Long'.

Inez Long
President/CEO



April 6, 2022

Email: comments.applications@phil.frb.org

Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

hand the bank's commitment to the people

A handwritten signature in black ink, appearing to read "Joe H. Hest". The signature is written in a cursive, somewhat stylized font.

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



907 East Lamar Alexander Parkway
Maryville, Tennessee 37804
865-977-5727
865-977-5779 fax
blountmemorialfoundation.org

April 6, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Blount Memorial Foundation and mission to support the mission and goals of Blount Memorial Hospital by providing financial support and advocacy for programs that improve the health and well-being of the entire community, specifically the underserved and uninsured in primarily Blount, Sevier, and Monroe Counties. With First Horizon's support, we have been able to provide financial assistance to underserved and uninsured patients and promote healthy outcomes of our community at a higher level since 2019.

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

Sincerely,

A handwritten signature in cursive script that reads "Connie Huffman".

Connie Huffman
President/COO
Blount Memorial Foundation

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



April 22, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that BlueHub Capital has with TD Bank. We have been working with and received support from TD Bank in Boston, MA since 1996. In particular, in 2002, TD Banknorth made a modest investment in BlueHub Loan Fund, a BlueHub Capital affiliate, to provide capital for affordable housing lending.

BlueHub Capital, Inc. and i, BlueHub Loan Fund, Inc. are community development financial institutions (CDFIs). BlueHub Capital has provided more than \$2.4 billion in capital to low-income communities across the US with about half of that lending in Massachusetts. Our mission is to help build healthy communities where low-income people live and work. We have primarily worked with Anne McCormack, a VP at TD Bank located in Burlington, MA.

TD Bank has provided capital for lending to BlueHub Loan Fund (in loans of more than \$30 million throughout the relationship) and capital to BlueHub Energy (our clean energy access affiliate) to support the development and installation of solar panels for several affordable housing facilities in Massachusetts.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at 617-933-5851 (direct line) or 617-388-6279 (mobile).

Sincerely,

A handwritten signature in black ink that reads "Lisa W. Zappala".

Lisa W. Zappala
CFO, BlueHub Capital, Inc.



BDI

illuminating the possibilities in disabilities

April 7, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte:

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

First Horizon has been a valued partner of BDI and its mission to empower and employ those with differing abilities to maximize their potential in the Metro Atlanta, Georgia area. With First Horizon's support (and IBERIABANK's preceding it) over the better part of two decades, we have been able to connect thousands of disabled individuals with sustainable employment.

Through our engagement with First Horizon, we have experienced first-hand the bank's commitment to the people and businesses they serve. From providing key volunteer leadership and financial support to connecting BDI with new partners in the local community and contracting with BDI's Enterprise Services, we are grateful for all that the bank has done to support our mission. Please let me know if I can provide any further information or answer any questions.

Sincerely,

Todd Hermon
VP, Development and Community Relations

cc: First Horizon Bank



MISSY BIENVENU ANDRADE

CHIEF IMPACT OFFICER

April 18, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

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

First Horizon has been a valued partner and supporter of the Boys & Girls Clubs in Louisiana which represent a combined 28 Club sites in cities including New Orleans, Baton Rouge, Lafayette, Lake Charles, Ruston/Monroe, Shreveport, and countless rural communities. Our mission is as follows:

Boys & Girls Clubs in Louisiana are relentless champions for children across the entire state. We support the local Boys & Girls Clubs by strengthening their brands, facilitating collaboration and opportunities for large-scale initiatives, securing incremental financial support, and identifying ways to serve more of Louisiana's youth.

With First Horizon's support, we have been able to provide nearly 15,000 Louisiana youth, ages 6 to 18, with affordable afterschool and summer programs, focused on academic success, good character and citizenship, and healthy lifestyles. Our members have a safe, fun, and reliable place to go after school, where meals are provided daily and supportive adult mentors are trained to listen, support, and guide a meaningful Club experience. First Horizon supports critically important financial literacy and career exploration programs, with the goal of helping our youth build a more sustainable future for themselves and their families.

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

Sincerely,

A handwritten signature in blue ink that reads "M. Andrade".

Missy Bienvenu Andrade
Chief Impact Officer



PO Box 51503, Lafayette, LA 70505



**BOYS & GIRLS CLUBS
OF METRO LOUISIANA**

Baton Rouge | Covington | Gretna | New Orleans | Slidell

April 8, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Boys & Girls of Metro Louisiana and mission to support youth who need us most in Baton Rouge, Louisiana. With First Horizon's support, we have been able to serve more youth to ensure they reach their full potential as productive, caring, and responsible adults.

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

Sincerely,

Emily Yonts Sparks
Chief Development Officer

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

STRONGER TOGETHER.

8281 Goodwood Blvd., Suite A Baton Rouge, LA 70806-7742 | 225.383.3928 | bgcmetrolouisiana.org



**BOYS & GIRLS CLUBS
OF MIDDLE TENNESSEE**

CLUB SUPPORT CENTER
1704 Charlotte Ave. Suite 200
Nashville, TN 37203
Tel (615) 983-6836
Fax (615) 833-4381
www.bgcmt.org

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*Past Chairperson

April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,

Denise Carothers
Denise Carothers

Director of Development Williamson County
cc: First Horizon Bank via email at CRA@firsthorizon.com



BOYS & GIRLS CLUBS
OF SOUTH ALABAMA

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Chief Executive Officer
Tim Wills

*Past Presidents

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

boy.girl@bgcsouthal.org

www.bgcsouthal.org

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

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

April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,


Brenda N. Carlisle
Chief Philanthropy Officer

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

GREAT FUTURES START HERE.