
From: John Schreiber <jschreiber@njpac.org>
Sent: Tuesday, April 19, 2022 12:31 PM
To: CCO Large Banks
Cc: Martin P. Melilli
Subject: [EXTERNAL]TD Bank Merger with First Horizon

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Mr. Almonte:

As you know, TD Bank has proposed merging with First Horizon. The purpose of this letter is to share with you some examples of how TD Bank has been a great community partner with the New Jersey Performing Arts Center (NJ PAC) in our non-profit community work in New Jersey.

NJPAC has worked closely with TD for over a decade. They are philanthropic supporters of our mission, providing critical operating funds that support our mission of engaging diverse communities through programming, arts education, civic engagement and economic development. TD Bank have been sponsors of major cultural events throughout the state, especially in jazz (not just for NJPAC, but with other great community organizations such as Jazz House Kids). Members of their management team have assumed volunteer leadership roles on our Board and on Committees, lending expertise on strategy, financing and real estate development. And TD has been a forward thinking banking partner for the organization, helping us to finance important projects on favorable terms, including providing long-term debt for capital projects, working capital finance, and acting as the SBA administrator for our PPP loans.

In short, TD Bank has been an active member of the arts community in the State and a partner to NJPAC and many other community organizations. Since entering the New Jersey market they have been a model of good corporate citizenship and we are proud to work with them.

Thank you for your consideration,
John



My working day may not be your working day. Please do not feel obligated to reply to this email outside your normal working hours.



Northern Virginia Family Service

Stephanie Berkowitz
President and CEO

Administrative Office
10455 White Granite Dr.
Suite 100
Oakton, VA 22124
571.748.2500 • nvfs.org

Program Centers
City of Alexandria
Healthy Families

Arlington County
Early Head Start
Head Start
Multicultural Center

Fairfax County
Clock Tower Thrift Shop
Healthy Families
Multicultural Center
Training Futures

Loudoun County
Early Head Start

City of Manassas
SERVE Campus

Prince William County
Early Head Start

April 14, 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 in support and in recognition of TD Bank’s relationship with Northern Virginia Family Service (NVFS). TD Bank has been a longtime partner of NVFS, supporting our work for nearly 15 years. Through grants, sponsorships, and employee volunteerism, TD has been instrumental in helping NVFS to fulfill our mission to provide holistic, wraparound, and innovative human services that support individuals and families on their path to self-sufficiency in the Northern Virginia area of the DC Metro region.

NVFS’ mission is “to empower individuals and families to improve their quality of life, and to promote community cooperation and support in responding to family needs.” Through innovative and multi-faceted programs that address evolving community needs, we seek to break down the barriers that keep individuals trapped in a cycle of intergenerational poverty. Annually, NVFS touches the lives of more than 35,000 individuals and families across nearly 1,300 square miles in Northern Virginia. Since our founding in 1924, NVFS has continued to evolve programs, projects, and partnerships that engage a wraparound approach to uncovering and eliminating barriers to independence for individuals and families that have historically experienced inequitable barriers to accessing opportunities to advance.

In particular, TD Bank has been an instrumental supporter of NVFS Workforce Development Programs which help low- to moderate-income individuals develop work and life skills that are critical to securing employment and/or advancing along the employment continuum. In addition to providing financial support, TD Bank has hosted program participants as interns and subsequently hired a number of these interns. Additionally, TD Bank recently awarded NVFS a 2021 Housing for Everyone Grant that will expand NVFS’ capacity to provide personalized services for NVFS’ 50 Affordable Rental Unit residents. This grant from the TD Charitable Foundation will fund a full-time Resident Services Manager who will help families navigate community resources; strategize around barriers; and access benefits, education, and workforce opportunities to improve housing and family stability, making a life-changing impact on the individual and the next generation.

NVFS is proud to support TD Bank in their application to receive approval to acquire First Horizon. We know that TD Bank’s commitment to supporting the communities where they live, work, and play will continue to be central to the way they conduct business. We look forward to continuing our partnership with TD Bank to make a tangible impact on those most in need for years to come.

If you have any questions about our relationship with TD Bank, you can contact me directly at (571) 748-2506 or sberkowitz@nvfs.org.

Sincerely,

Stephanie Berkowitz
President & CEO, NVFS





northside

development group

Physical: 501 Howard Street, Suite A, Spartanburg, SC 29303
Mailing: PO Box 3362, Spartanburg, SC 29304
www.SpartanburgNDG.com
864.598.0097

4/1/2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Northside Development Corporation in our mission to encourage and manage the redevelopment of the City of Spartanburg's Northside community, honoring its past and expanding the opportunities for a mix of affordable and market rate housing, economic, educational, recreational, health, and social opportunities for its residents. With First Horizon's support, we have been able to expand affordable homeownership opportunities in the Northside.

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

Sincerely,

Michael Williamson
CEO
Northside Development Corporation

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



April 5, 2022

Office of the Comptroller of the Currency
Jason Almonte, Director for Large Bank Licensing
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, **NOVA Workforce Institute of Northeast 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 **NOVA Workforce Institute of Northeast Louisiana**. **NOVA** is a Workforce Intermediary and its mission is to identify and connect the workforce needs of employers, with training entities and residents of Northeast Louisiana who are seeking living wage employment, and benefits in Monroe, LA. With First Horizon's ongoing financial support, we have been able to assist individuals of low income levels with Workforce services that assist individuals in securing living wage employment. Also this support allows us to provide financial coaching, counseling and credit building to participants.

In addition the First Horizon Staff have been an active partner serving on NOVA's Advisory Council and providing valuable input regarding NOVA's Program Services. First Horizon also provides NOVA's banking services.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Paul E. West".

Paul E. West
Executive Director



asis

a safe haven for survivors of
domestic and sexual violence

PO Box 276, Lake Charles, LA 70602

Voice: 337.436.4552; Fax: 337.436.8327; Toll free: 800.223.8066; Website: www.oasissafehaven.org

Sexual Assault Program - Voice: 337.494.7273; Fax: 337.494.7269; Toll free: 866.570.7273

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

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
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 Oasis A Safe Haven for Survivors of Domestic and Sexual Violence, 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 Oasis and mission to provide services to victims of domestic and sexual violence in the 5 parishes of Southwest Louisiana. With First Horizon's support, we have been able to continue to provide free and confidential support groups, hospital and legal accompaniment, and one on one support for victims of domestic and sexual violence.

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,



LIVE UNITED™

Robert Williamson
Board President

Gene Pittman
Board Vice-President

Janet Melton
Board Treasurer

Sara Vidrine
Board Secretary





"Helping People Help Themselves, Through Training & Employment"

April 11, 2022

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

Re: Letter of Support – TD Bank

Dear Director Almonte,

OIC of South Florida (OIC-SFL) is looking to express its support for TD Bank and its acquisition of First Horizon Bank, headquartered in Memphis, TN.

OIC of South Florida is a beacon of hope through its ability to serve as a community-based workforce development and job training organization. OIC started in 1964 in an abandoned jailhouse by the late Rev. Dr. Leon H. Sullivan in Philadelphia, PA, under the Philosophical banner of "Helping People Help Themselves." Currently, there are 31 OIC affiliates across 19 states that provide workforce development, educational services, health services, and housing for many of America's marginalized communities.

TD Bank and OIC of South Florida, are committed to the mission of helping provide quality self-help skills to the disadvantaged and underemployed residents of South Florida. TD Bank has been instrumental in providing quality financial literacy assistance to OIC's students and participants. Along with financial literacy classes, TD Bank has also assisted OIC participants with mock interview training and interviewing techniques. These soft-skills trainings have provided the needed workforce readiness skills for OIC students and participants to obtain family sustaining employment.

First Horizon Bank and TD Bank share a common belief in sustaining thriving communities in which we live and work. TD Bank is committed to growing its presence and investments across all states in which TD Bank and First Horizon operate, thus making a direct impact through organizations such as OIC of South Florida.

We wholeheartedly ask for your support in TD Bank's acquisition of First Horizon Bank.

Thank you for your consideration.

Newton Sanon
OIC-SFL President & CEO

Opportunities Industrialization Center of South Florida, Inc.

An Affiliate of OIC of America, Inc. Est. 1964

Broward Office: 3407 NW 9th Ave., Suite 100, Ft. Lauderdale, FL 33309 | Phone: (954) 563-3535 | Fax: (954) 563-5225

Miami Office: 5120 NW 24th Ave., Miami, FL 33142 | Phone: (305) 638-4880

www.OICSFL.org

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4/21/22

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of the Olive Branch Community Food Pantry and mission to Olive Branch, MS. With First Horizon's support, we have been able to purchase and provide nutritional food items for our clients in their time of need.

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

Sincerely,
Treva Hughes
Olive Branch Food Pantry
Treasurer



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
Sent via email: LargeBanks@occ.treas.gov

RE: TD Bank, NA, and its application to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing on behalf of ONE Neighborhood Builders to express my strong support for the application from TD Bank, NA, for approval to acquire First Horizon Bank, headquartered in Memphis, Tennessee. I am pleased to submit letters of support for this acquisition to the Office of the Comptroller of the Currency and to the Federal Reserve Bank of Philadelphia. It is my understanding that the new bank will operate as TD Bank, expanding the current reach of TD Bank throughout the southern United States and along its current Maine to Florida footprint. I believe that this acquisition will afford greater capacity to TD Bank to invest more resources in local communities.

ONE Neighborhood Builders (ONE|NB) is a nonprofit community development leader in Rhode Island that is expanding its work to the broader Greater Providence area while maintaining its deep roots in its historic home of Olneyville, a neighborhood in Providence, Rhode Island. ONE|NB's mission is to develop affordable housing and engage neighbors across Greater Providence to cultivate healthy, vibrant, and safe communities. Since its founding in 1988, then as Olneyville Housing Corporation, ONE|NB has developed 466 affordable apartments; 130 for-sale homes for low- to moderate-income homebuyers; and nearly 35,000 square feet of commercial and community space—totaling more than \$135 million of investments.

Since TD Bank's 2010 expansion into Rhode Island, TD Bank has increasingly become a strong supporter of ONE|NB's work to develop affordable housing. We are grateful to have received grant funding from TD Bank over the years to help us develop homes and apartments for low-income households in the Greater Providence area. Most especially, in January of 2020, TD Bank awarded ONE|NB a competitive and very generous grant that helped pay for the renovation work of our Delaine Street Apartments. Our full rehabilitation of three formerly dilapidated, vacant buildings in the heart of Olneyville resulted in the creation of nine sustainable, energy-efficient apartments. We incorporated

new, efficient systems and installed energy-efficient appliances, toilets, showerheads, kitchen and bathroom faucets, and boilers. The buildings' proximity to public transportation and limited parking options will encourage residents to use environmentally friendly alternative transportation options.

For years, the buildings that have become our Delaine Street Apartments were boarded up and covered by a spidery web of vines that enshrouded the buildings. The homes cast a shadow of blight on the area and had become magnets for illegal dumping. ONE Neighborhood Builders—and TD Bank—recognized the value of redeveloping these homes, which were located adjacent to a child care center and an alternative high school. This type of community development work—reclaiming neighborhood assets and turning them into healthy, safe homes—has a stabilizing impact on the area and brings positive activity and energy to the neighborhood. We are extraordinarily grateful for TD Bank's recognition of this important work and for its willingness to invest in the often slow, deliberative process of developing and preserving affordable homes.

On behalf of ONE Neighborhood Builders, I am pleased to support TD Bank in its application for approval to acquire First Horizon. I strongly encourage you to support this request. Please let me know if I may answer any questions or provide any additional details. You may reach me at:

hawkins@onenb.org;

(401) 351-8719; or

(401) 408-4919.

Thank you for your consideration and deliberation as you examine this application. In closing, I am confident that TD Bank will continue its work in our community, and I look forward to working with the bank on additional projects in the future.

Sincerely,

A handwritten signature in blue ink, appearing to read "J. Hawkins", with a long horizontal flourish extending to the right.

Jennifer Hawkins

President and Executive Director



April 22, 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

On behalf of Operation HOPE, a 501(c)3 non-profit organization, please accept this letter of support recognizing our committed partnership with First Horizon Bank.

First Horizon Bank has supported Operation HOPE since 2014 primarily through their generous financial and volunteer support to our HOPE Inside program, which provides financial literacy and empowerment programs to assist low- and moderate-income clients achieve financial independence. We empower our clients to become self-sufficient and financially secure, and in many cases, become homeowners and small business entrepreneurs in their communities. The bank's support funds 30 HOPE Inside locations throughout the Southeast.

In 2021 alone, we achieved the following programmatic achievements:

- Clients were 81% low-to-moderate income with average household income of \$34,318; starting FICO score of 587; median debt of \$20,972 and average savings of \$1,155.
- 71% of clients saw an average of 20-point increase in FICO score. 28% achieved a credit score above prime (660 or above)
- 119 mortgage loan applications totaling \$26M with 20 loans funded at \$5.9M
- 356 participants in our Entrepreneur Training Program
- 86 small business loan applications totaling \$2.3M

Along with our HOPE Inside program, the bank also provides additional support to:

- One Million Black Businesses (1MBB), which is a 10-year initiative to start, grow and scale one million black businesses by 2030.



- Financial Literacy for All, which is a national initiative to embed financial literacy into our culture by engaging Americans where they learn, work, and celebrate.
- Presenter and financial support of the HOPE Global Forums.
- Leadership role on our Board of Directors.
- Provides credit facility for organization.

First Horizon has provided over \$15.5M in direct contributions to fund Operation HOPE services and HOPE Inside offices. In addition, they provide office space and administrative support for our financial wellbeing coaches in the HOPE Inside locations valued at \$1.2M.

First Horizon's commitment to, and partnership with, Operation HOPE has allowed our organization to grow significantly. 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 fully support this new transaction.

Please let me know if we can provide further information.

Sincerely,

A handwritten signature in black ink that reads "John Hope Bryant". The signature is stylized with a large loop at the beginning and a horizontal line at the end.

John Hope Bryant
Chairman, Founder and CEO

A handwritten signature in blue ink that reads "Brian Betts". The signature is stylized with a large loop at the beginning and a horizontal line at the end.

Brian Betts
President, CFO

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

ORLANDO BALLET

JORDEN MORRIS ARTISTIC DIRECTOR

April 13, 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 (TD) and in recognition of the relationship that Orlando Ballet has with TD Bank. We have been receiving support for our mission from TD Bank in Central Florida since 2019.

For some context regarding our organization, founded in 1974, Orlando Ballet is Central Florida's only fully residential professional ballet company. To fulfill our mission promise to Educate, Entertain and Enrich through the highest quality of dance, Orlando Ballet promotes dance education through community enrichment programs, performance lecture demonstrations, the renowned Orlando Ballet School, and Orlando Ballet II, a second pre-professional company to train and support dancers as they approach the start of their dance careers.

The TD Charitable Foundation has been a generous supporter of our signature Community Enrichment program STEPS (Scholarship Training for the Enrichment of Primary Students) providing significant funding that has allowed tremendous growth in our ability to meet exploding community need.

On behalf of Orlando Ballet, 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 407 418-9815 or ccollins@orlandoballet.org.

Sincerely,



Cheryl Collins, CFRE
Executive Director

600 N Lake Formosa Drive | Orlando, FL 32803

April 12, 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 in support of TD Bank (TD) and in recognition of the relationship that Orlando Economic Partnership has with them in Orlando, Florida dating back to 2018.

Orlando Economic Partnership is a public-private, not-for-profit economic and community development organization. The Partnership represents seven counties in Central Florida and hundreds of the region's top private businesses. The Partnership unifies our community's strategies to create a more prosperous economy for all.

Through the power of our partnership with TD and their support we can continue our mission to strengthen our regional assets and businesses, advocate for regional priorities and fuel our mission to advance broad-based prosperity for the region. We are fortunate to be working alongside TD Bank!

On behalf of Orlando Economic Partnership, we are 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 Nicholas.Abrahams@orlando.org

Sincerely,



Nicholas Abrahams
Senior Vice President
Partnerships and Regional Investment



**Executive Committee
2021-2022**

*Nancy Cortez, President
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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 (TD) and in recognition of the relationship that Ormond Beach MainStreet has with TD Bank. We have been fortunate to work with TD here in Ormond Beach for several years and have been delighted to welcome some of their team members to our board, committees and volunteer corps. We were also thrilled to be one of their charities that received grants in conjunction with the opening of the Ormond Beach branch in September of 2019.

Ormond Beach MainStreet is a part of the national Main Street program and its mission is to revitalize and improve Ormond Beach's central historic district. Our work includes the promotion and support of local small business, the encouragement of local investment, and the creation of a lively public space.

With the grant we received from the TD Charitable Foundation we created a Marketing Workshop which we were able to offer free to any business owner in our district (there are approximately 200). After education sessions, the thirty businesses who participated were encouraged to create an annual marketing plan. The three best plans were awarded \$1500 each to implement their plans.

On behalf of Ormond Beach MainStreet, 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.

Sincerely,



Julia Trujillo
Executive Director
Ormond Beach MainStreet, Inc.
Julia@ormondmainstreet.com
386-492-2938





April 11, 2022

On behalf of TD Bank, the Overtown Youth Center is delighted to provide our support in TD's acquisition interests of First Horizon Bank.

The Overtown Youth Center (OYC) is a 501c3 organization; whose mission is to inspire, empower, and enrich the lives of young people (ages 5 - 25) and their families (25 and older) residing in urban communities across South Florida. OYC is committed to strengthening urban communities by strategically focusing on bridging the educational, health, and economic gap through a holistic and comprehensive approach to breaking down barriers.

TD Bank has played an integral role in uplifting the communities we serve through their commitment to fiscal resources to aid in the sustainability of program services; as well as their ongoing support to increase financial literacy education amongst young people and adults.

On behalf of The Overtown Youth Center, we are pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know that this acquisition will bolster TD's ability to magnify its work in our community. We look forward to a continued partnership with TD Bank in our daily quest of breaking generational cycles of poverty and providing our youth and families a "fighting chance" to maximize their full potential.

Should you need any additional information, please don't hesitate to contact me at tina.brown@overtownyouth.org or at (305) 527 - 2924.

Sincerely,

Tina Brown

Chief Executive Officer

Mourning Family Foundation | Overtown Youth Center, Inc. | Honey Shine, Inc.



4/5/2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Pace Center for Girls and directly supports our mission to provide girls and young women an opportunity for a better future through education, counseling, training, and advocacy. Support from First Horizon impacts seven of twenty-one communities served by Pace in Florida – Jacksonville, Orange, Lee, Hillsborough, Pinellas, Manatee, and Collier. With First Horizon's support, we have been able to provide critical technology helping teachers personalize each girls' learning by providing our girls with the tools they need to be competitive in the next generation of workforce. Another key component to our girls' success is interaction with community leaders. Pace engages with First Horizon bankers in each community to provide financial literacy, mentoring opportunities, and workforce readiness support.

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

Sincerely,

A handwritten signature in black ink, appearing to be "Mary Marx", written over a white background.

Mary Marx
President and CEO

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



4/11/22

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Pace Center for Girls and our mission to provide girls and young women a better future through education, counseling, training, and advocacy in Lee County, Florida. With First Horizon's support, we have been able to purchase new laptops that are used in our English classroom to prepare students for high stakes standardized testing that is required for graduation. Additional support provided general operating funds that helped offset fundraising losses due to the Covid-19 pandemic and enabled Pace to continue providing vital academic and social services in Lee County.

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

Sincerely,

A handwritten signature in black ink that reads "Jennifer Cellitti".

Jennifer Cellitti
Executive Director, Pace Lee

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

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 Palm Beach County Food Bank, 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 Palm Beach County Food Bank and our mission to alleviate hunger in Palm Beach County. With First Horizon's support, we have been able to distribute millions of pounds of food to those most in need in our County.

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

Sincerely,



Michael A. Groover

CFO and Controller

Palm Beach County Food Bank

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



4/12/22

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Partners for Better Housing, 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 Partners for Better Housing and our mission to build homes people love and afford in neighborhoods that strengthen the bonds of community here in Northwest Arkansas. With First Horizon's support, we have been able to build capacity for our organization and continue development of the Homes at Willow Bend, our mixed-income homeownership community in South Fayetteville. First Horizon provided early support in the form of a generous \$50,000 grant, which allowed us to hire our first part-time Executive Director, and led to the receipt of a large capacity building grant of nearly \$2 million from a large local foundation.

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

Sincerely,


Monique Pierre (Apr 12, 2022 09:43 CDT)

Monique Pierre
CEO, Partners for Better Housing

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

April 21, 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 Pat's Place Child Advocacy Center, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Pat's Place Child Advocacy Center and its mission to *protect and heal children, unite key partners, and engage the community to end child abuse* in Charlotte, NC. With First Horizon's support, we have been able to create awareness of our organization by having First Horizon support our Everyday Heroes Public Awareness Campaign during Spring 2021 and join as a Champion Sponsor for the Everyday Heroes Philanthropy Luncheon on April 7, 2022.

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,

Lori Avery

Lori Avery
Chief Development Officer
(704) 335-2767 or Lori@patsplacecac.org

Attachments (Program Briefs and FY21 Impact Report)
cc: First Horizon Bank via email at CRA@firsthorizon.com

pat's place

PAUL QUINN

April 18, 2022

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

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

RE: TD Bank, NA to acquire First Horizon Bank

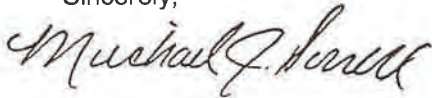
Dear Mr. Corkery and Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that *Paul Quinn College* has with TD Bank. We have been working with TD Bank in Dallas, Texas for the past several years.

On behalf of *Paul Quinn College*, 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 214-379-5550.

Sincerely,



Michael J. Sorrell, Ed.D.
President



April 8, 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. Corkery

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Pawtucket Central Falls Development Corporation (PCF Development) has with TD Bank. We have been working with and have received support from TD Bank in the cities of Pawtucket and Central Falls, RI for nearly a decade.

Founded in 1990, Pawtucket Central Falls Development (PCF Development) is a non-profit organization that develops and manages safe, affordable housing for rental and ownership for low to moderate income residents. PCF Development also revitalizes targeted neighborhoods by working with residents to affect change in their own communities and by offering programs that promote skill development, community improvement and economic opportunity.

PCF Development changes lives by stabilizing and revitalizing neighborhoods through four basic practices:

- Developing affordable rental housing for low income families
- Building affordable homeownership units with our in-house construction crew
- Teaching comprehensive homebuyer and financial fitness classes
- Engaging and developing relationships with the communities that we serve

Over the past 32 years, PCF Development has created over 300 affordable rental apartments in Pawtucket and Central Falls, RI.

In 2016, TD Bank provided the construction loan for our most recent LIHTC development, Branch Blackstone Development. This development created 46 low to moderate income housing units for families, qualified by their income being less than 60% of the area median income. More than half of the units are for families below 50% AMI. All families have their earnings certified to ensure that they pay no more than 1/3 of their income to household

expenses. By renting an apartment that is affordable and does not present a financial burden, families also have more disposable income to spend in the local economy.

In 2016 and 2021, PCF Development was awarded the Housing For Everyone grant from TD Bank. We have also received grant support through their Charitable Foundation for our Homeownership Program.

On behalf of PCF Development, 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 401-726-1173 x14 or lweisinger@pcfdevelopment.org.

Sincerely,

A handwritten signature in black ink, appearing to read 'Linda Weisinger', with a long horizontal flourish extending to the right.

Linda Weisinger
Executive Director, PCF Development



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
Via 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 Penquis C.A.P., Inc., (Penquis) has with TD Bank, the TD Charitable Foundation, and our local branches in Bangor, Maine. We have had very positive and productive relationships with TD Bank for well over 20 years.

TD Bank has been a longstanding partner of Penquis and its wholly owned subsidiary MaineStream Finance. Penquis is Maine's largest community action agency, offering a wide variety of programs and services to help low- and moderate-income individuals achieve financial security, safe and affordable housing, reliable transportation, school readiness, and healthy lives. Penquis touches the lives of 6,000 people per day and more than 30,000 each year. TD Bank has served in a number of key roles over the years, including the primary banking partner of Penquis and a sponsor of community events to support crucial programming, including the Good Neighbor Fund (heating assistance) and the Foster Grandparent Program (senior volunteer program).

MaineStream Finance, a community development financial institution, provides credit and credit-related support and training programs that reduce poverty, enhance or improve community services for or address economic or social needs of low- and moderate-income residents of the state of Maine. TD Bank is the lead bank partner of MaineStream Finance, providing an innovative line of credit to serve low-income homebuyers through affordable home mortgages since 2008. With the support of partners like TD Bank, MaineStream Finance is able to offer mortgage loans to families who otherwise struggle to obtain traditional financing.

Several local TD employees in branch management positions have served in volunteer capacities. J. Michael Moscone, Vice President, Commercial Loan Officer, currently serves on MaineStream's loan committee. Michelle Cobb, Vice President and Store Manager, served on MaineStream Finance's board for a number of years, including eight years as chair.

262 Harlow Street	(207) 973-3500
PO Box 1162	Fax (207) 973-3699
Bangor, Maine 04402	TDD (207) 973-3520
www.penquis.org	1-800-215-4942

Page Two

The TD Charitable Foundation has supported numerous programs of Penquis and MaineStream Finance throughout the years, including housing counseling, transitional housing, and emergency home repairs, ensuring families and older residents have safe housing. Other funding from the TD Charitable Foundation has helped small businesses affected by COVID adapt and pivot to meet new challenges. Recently, through the TD Ready Challenge, Penquis was awarded a substantial three-year grant that is allowing our agency to train frontline case management staff in Maine social service organizations to integrate the basics of financial coaching and housing counseling into the delivery of wraparound family services. Penquis and MaineStream Finance have directly benefited as well, receiving funding through the foundation's Non-profit Training Resource Fund to help staff gain the knowledge and professional certifications needed to support our communities.

On behalf of Penquis C.A.P., Inc., and MaineStream Finance, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. I know they will continue their work in support of Maine communities and look forward to working with them in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at (207) 973-3643 or khay@penquis.org.

Sincerely,

A handwritten signature in blue ink that reads "Kara Hay". The signature is written in a cursive, flowing style.

Kara Hay
President and Chief Executive Officer

cc Scott Bartley | Community Development Manager NNE
NH1-080-000 | 143 North Main St, Concord NH 03301



April 6, 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 Pine Castle, Inc. has with TD in Jacksonville, Florida. We have been working with the bank since 2013. The TD Charitable Foundation has also supported our mission with dedicated grants for several years.

Pine Castle is a leader in serving adults with intellectual and developmental differences (I/DD) and providing support to their families across Northeast Florida. More than 300 clients come through our programs daily, learning valuable skills. From basic academic training and hands-on job experience to leisure activities and life skills coaching, Pine Castle provides a wide range of opportunities to adults with I/DD. Our services include day programs in which participants access life skills/learning and working opportunities complete with vocational training. Pine Castle offers a day program for senior adults with I/DD, a range of optional activities including sports and the Pine Castle band ("The Flashbacks"), as well as group homes to assist residents develop and maintain household management skills.

TD currently holds a building mortgage for us on our largest building, the Life Enrichment Center, and holds our agency line of credit. The bank was proactive during the COVID-19 pandemic to allow us to defer our monthly mortgage payments for a period of time to assist us in retaining critical resources to serve our participants. The TD Charitable Foundation has contributed grants from \$5,000-\$10,000 per year to Pine Castle since 2013. Grants have been received for projects such as our general scholarship fund or our nursing program. This support has been very valuable to our programs and services, allowing us to serve participants that have experienced a gap in funding or have lost their funding to continue attending through the scholarship program, or to maintain their daily health needs through the nursing program.

4911 Spring Park Road • Jacksonville, FL 32207-7496
(904) 733-2650 | Fax: 733-2681 | Email: info@pinecastle.org | www.pinecastle.org

A copy of Pine Castle, Inc.'s official registration and financial information may be obtained from The Division of Consumer Services by calling 1-800-435-7352 within the state. Registration does not imply endorsement, approval or recommendation by the state. Refer to registration Number CH927.



April 6, 2022

Page two

On behalf of Pine Castle, 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.

Sincerely,



Lori Ann Whittington

Chief Executive Officer, Pine Castle, Inc.

(904) 733-2650 ext. 234 – Office | 904-733-2681 – Fax

lwhittington@pinecastle.org | www.pinecastle.org

cc: Cindy Delaparte – Cindy.Delaparte@td.com

April 6, 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 in support of TD Bank and in recognition of the relationship that Port Discovery Children's Museum has with TD Bank. The Museum offers its support without hesitation and can testify to TD Bank's commitment to Baltimore City as a respected community partner.

Port Discovery was honored to receive a TD Bank Ready Challenge Grant in 2021. This grant has been transformative for the Museum – the unwavering, multiyear support has been essential for our work as we navigate into the post-pandemic era.

Founded in 1998 and located in Baltimore City's Inner Harbor, Port Discovery Children's Museum is the region's preeminent children's museum. Port Discovery's mission is to connect purposeful play and learning, and to be an advocate for the children and families in of Maryland. The museum is a hub that brings families, students, and educators together in 80,000 square feet of interactive exhibits as well as reaches out into schools, community centers, and civic organizations to share workshops, resources, playpicks, and more. Our constituents – Maryland's youngest learners and their parents, caregivers, educators, and extended families – are the north star by which we plan our work.

It goes without saying that COVID-19 had a devastating impact on both the Museum and those we serve. Museum staff understand better than most that the educational gaps, economic challenges, and disparities exacerbated by the onset of COVID-19 will not subside at the pandemic's end. The impact that Port Discovery can have – as a safe place for families, children, and school groups to stretch out of their pandemic isolation – is critical for the health and wellbeing of our community. It was with this directive that we applied for and were awarded a TD Bank Ready Challenge Grant to support the Museum's strategic COVID-19 reopening response plan.

Since receiving the grant, Port Discovery has been able to exceed our own expectations with the reopening plan. In the past year, the Museum has operated at a measured pace, with more and more attendance days sold out (still with reduced capacity limits); successfully provided 10-week sessions of virtual after school programming at over 15 schools; strengthened partnerships with Baltimore City Schools, House of Ruth, Asylee Women Enterprise, and the Esperanza Center; expanded the outreach of our PlayMakers access program, which provides reduced admission of \$3 per person to Maryland families who present an EBT/Independence Card or WIC ID card; and augmented staff training so that we may accommodate the range of abilities represented by our visitors. Examples of staff competencies include training in American Sign Language, Introductory Courses in Adverse Childhood Experiences (ACEs), and

certification as a KultureCity site, a sensory inclusive program designed to equip our staff to best serve guests with sensory needs like PTSD, autism, dementia, and strokes.

All this work is made possible in large part by the TD Bank Ready Challenge Grant. Moreover, the financial support, while important (no doubt!), is only one part of TD Bank's generosity. The trust that TD Bank has put in us, as a grantee, to know best how to do our work, their flexibility for understanding shifting needs and priorities, and their commitment and care for Baltimore City, testifies to their role as a responsible community partner of the highest caliber.

I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue to do the best work in our community, and we look forward to continuing our partnership with them in the future.

Do not hesitate to reach out if you have any questions or would like to discuss further.

Sincerely,



Carter Arnot Polakoff

President / CEO

cpolakoff@portdiscovery.org

410-864-2656



April 15, 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

Dear Mr. Almonte:

My name is Jeff Kiel, and I am the President and CEO of Promise in Brevard, a non-profit affordable housing community for 125 special needs adults in West Melbourne Florida.

It is my understanding that TD Bank is seeking to acquire First Horizon Bank to enhance their footprint and expand services to local communities they serve.

TD Bank has served our banking needs since inception and provided exemplary service to our organization and to our community. One notable service was assisting us in securing PPP funding twice during the recent Covid-19 outbreak. I can say with confidence that this funding was critical to our ability to serve our population during a challenging time.

Additionally, Terry Locke, a local senior leader with TD Bank has served on the Promise Board and provides valuable support and counsel for our important mission.

Given our experience, we are fully supportive of TD Banks acquisition of Horizon Bank.

Sincerely,

Jeff Kiel
President/CEO



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,

This letter is in support of TD Bank and its upcoming acquisition of First Horizon Bank. We have been fortunate enough to have worked with many great individuals in TD Bank throughout Florida since 2015.

Prospera is a 501c3 nonprofit, economic development organization that provides business education, consulting, access to capital and additional resources to help Hispanics establish or expand businesses, with offices located throughout Florida, Georgia, and North Carolina.

We are grateful to TD Bank for their years of support towards Hispanic entrepreneurs and small businesses, for the financial contributions they have made to help us fulfill our mission. In all these years of our partnership, we have received \$135,000 from TD Bank, to assist us in delivering services to more entrepreneurs. We also count on TD Bank employees who volunteer their time and talent to help us fulfill our mission by serving on various Prospera volunteer Committees and Boards throughout our footprint.

We look forward to the creation of a new financial institution that will be an active community partner, deeply committed to investing in the communities it serves. Our hope with this acquisition is that it will result in further opportunities to support organizations like ours.

Sincerely,

Augusto Sanabria
President & CEO

Investors' Circle:



JPMORGAN
CHASE & CO.



The
Miami
Foundation
For A Greater Miami

COMCAST
NBCUNIVERSAL



3201 E. Colonial Drive, Suite A20
Orlando, FL 32803

8280 NW 27th Street #517
Doral, FL 33122

2002 N. Lois Avenue #660
Tampa, FL 33607

www.ProsperaUSA.org

1-888-PROSPERA

@ProsperaUSA



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
Via Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

DIRECTORS

Julie Smart, Chair
Faith Adedokun
Gail Wilson Awan
Santora Bowling
Joel Douglass
Helen Dowbak
Nathan Galbreath
Angie Gossett
Neil Grayson
Scott Henderson
Greg Ingram
Mark Joseph
Charnise Mangle
Sara Montero-Buria
Jennifer Olmert
Jason Richards
Kerry Sease
Susan Shi
Sharda Jackson Smith

Dear Mr. Almonte:

On behalf of the Board and staff of a Public Education Partners (PEP), a local education fund that works closely with the public school district in Greenville County, South Carolina, I am pleased to share a few thoughts on our partnership with TD Bank.

Founded in 1985, Public Education Partners' mission is to lead our community to act collectively to strengthen, support, and advance student achievement and public education in Greenville County. Greenville County Schools is the largest school district in the State of South Carolina, and the 44th largest in the country, with nearly 77,000 and 6,000 teachers. PEP was established to connect the private sector and our public schools, to foster innovation, and champion the importance of strong public schools to our communities, with a particular focus on educational equity. We pursue our mission through three strategic intentions: Elevating Teachers, Empowering Advocates, and Engaging Communities.

TD and Public Education Partners have a longstanding relationship, as we have been funded by the bank and its foundation for 10 years (and its predecessor banks here in Greenville long before that). Funding has specifically focused on our award-winning *Make Summer Count* program, which provides early and family literacy supports. TD Bank has been a true champion of this work, providing both grant support and volunteers for special events we have held in local schools. The First Horizon Foundation (and its predecessor banks) have also supported our work with funding and volunteers. We believe that the larger footprint and greater resources that would be generated should TD acquire First Horizon will provide an opportunity to expand our partnership and strategic local reinvestment.

TD Bank shares PEP's values and the values of Greenville County, as demonstrated by its generous and visible support of a wide range of meaningful initiatives, including those of Public Education Partners. As such, we are happy to support TD Bank in its application to receive approval to acquire First Horizon. We know it will continue important leadership work in our community, and we look forward to working with our partners there 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 864-233-9535 or catherine@pepgc.org

Sincerely,

A handwritten signature in black ink that reads "Catherine".

Catherine Schumacher
President & CEO

864-233-4137 ★ 225 S. Pleasantburg Drive, Suite E 6 ★ Greenville, SC 29607

www.pepgc.org



QUEENS PUBLIC LIBRARY

DENNIS M. WALCOTT

President & CEO

April 22, 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

Dear Messrs. Corkery & Almonte:

I write to share information on the productive relationship the Library enjoys with TD Bank. Queens Public Library is one of the largest and busiest public library systems in the United States, dedicated to serving the most ethnically and culturally diverse area in the country. An independent, non-profit organization founded in 1896, Queens Public Library offers free access to a collection of more than 5 million books and other materials in 200 languages, technology and digital resources. Prior to the pandemic the Library hosted more than 80,000 educational, cultural, and civic programs annually, and welcomed 11.4 million visitors through its doors. With a presence in neighborhoods across the borough of Queens, QPL consists of 66 locations, including branch libraries, a Central Library, seven adult learning centers, a technology center located in the nation's largest public housing complex, two teen centers, two bookmobiles and a book bicycle.

TD Bank has provided excellent investment management and banking services to the Library for 13 years and has been a strong partner to the Library by supporting our programs and services for more than a decade. Their generous grants have made it possible for the Library to sustain and expand our free academic and afterschool programs for children and teens and to offer crucial virtual resources in response to the COVID-19 pandemic. We are grateful for their commitment to the community.

If you need further information, you may reach me at Dennis.M.Walcott@queenslibrary.org.

Sincerely,

Dennis M. Walcott



April 4, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of Rebuilding Together Houston and our mission to repair homes, revitalize communities, and rebuild lives in Houston, Texas. With First Horizon's support, we have been able to provide free home repairs and safety modifications to hundreds low-income families through our Community Revitalization Program. First Horizon Bank has been a long-time community partner of Rebuilding Together since 2014, when the bank was still known as First Tennessee Bank.

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

Sincerely,

A handwritten signature in blue ink that reads "Lorry Harju". The signature is written in a cursive, flowing style.

Lorry Harju
Development Director
Rebuilding Together Houston

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



New Orleans

RTNO

William Stoudt
Executive Director

RTNO Board

Terry Almon – Chair
Bryon Cornelison
Lee Currault
Jacquelyn Dadakis
Chelsea Fitzgerald
Maria Huete
Tracy Jefferson
Karen Kosinski
Brenda Lomax-Brown
Al Mellilo
Nancy Moragas
James Ross
Mike Scott
Thomas Smith
Philip Stonecipher
Josh Walther

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

4/7/22

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 Rebuilding Together New Orleans, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Rebuilding Together New Orleans and mission to repair homes, revitalize communities, and rebuild lives in New Orleans, LA. With First Horizon's support, we have been able to assist countless low-income households with critical home repairs. For years, team members from First Horizon have rolled up their sleeves to literally build positive change in our community. They have contributed tens of thousands of dollars to our cause.

Through pandemics and multiple disasters First Horizon has been with us. Our team has worked hand in hand with their team members; we've seen their commitment to our community and the people and businesses that make our community what it is. We are grateful for the consistent support and a partner that believes in our mission. Our region benefits from a bank that is truly invested in making the community a better place. Please let me know if I can provide further information.

Sincerely,

William Stoudt
Executive Director, Rebuilding Together New Orleans
wstoudt@rtno.org | 504.616.7877

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





Tampa Bay

March 31, 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 in support of TD Bank (TD) and in recognition of the relationship that Rebuilding Together Tampa Bay has with TD Bank. We have been, both, working with and receiving financial support from TD Bank since 2014 in the Tampa Bay area.

Rebuilding Together Tampa Bay provides residential repairs and rehab services to low-income homeowners in the Tampa Bay Area, including Hillsborough and Pinellas County, as well as Orange County and the City of Orlando in Central Florida. Additionally, RTTB delivers Affordable Housing opportunities within the neighborhoods and communities we are committed to revitalize.

Since 2019 RTTB has been awarded \$2,250,000 in grants from the Federal Home Loan Bank of Pittsburgh. TD Bank is the member bank for this award. From 2020-2021 we were awarded \$750,000 to build ten (10) single family homes to first time homebuyers within the 80% and below of the AMI. In 2021 we received \$750,000 to deliver twenty (20) substantial rehabs to low-income homeowners in Pinellas County and, most recently, TD Bank was the member bank supporting our request of \$750,000 grant to build our first Five (5) Single Family Units for rent targeting families with the 50% of AMI and below. The requested grant was awarded in December of 2021. All this was possible because TD Bank and its commitment to the preservation and creation of affordable housing within the communities they provide business services.

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

Should you have any questions, please do not hesitate to call my cell (813) 389-0952 or my office (813) 878-9000 ext.101. You can always email me at jose@rttb.org

Sincerely,

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

Jose Garcia
Executive Director



19 April 2022

James W. Corkery, Asst. Vice President – Supervision, Regulation and 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, NY 10173

RE: Application by TD Bank to acquire First Horizon Bank

Gentlemen:

The Research Triangle Foundation of North Carolina (RTF) is the founder and administrator of Research Triangle Park which is the largest and one of the first and most successful research parks in the world. 300 companies ranging from IBM, Cisco, Fidelity Investments and Apple to small start-ups in our co-working buildings call RTP home and employ 55,000 people (and growing). RTP and its companies (and our Board member Universities – UNC – Chapel Hill, Duke University, North Carolina Central University and NC State) continue to support one of the most successful research and industry clusters in the US and have been integral to the advancement of North Carolina to the 10th most populous and one of the most desirable states to live and work in the Country.

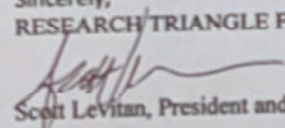
The Triangle Region has experienced extraordinary growth and business investment since 2017 with over \$13B of corporate relocation announcements supporting approximately 50,000 new jobs. The Region is expected to double in population by 2045.

This growth requires the financial infrastructure of a diverse and robust banking and finance community that can support investment not only for highly capitalized companies and developers but also to help advance lending and community investment equitably to enable wealth creation and provide capital to our minority business enterprises.

In 2022, RTF, a not-for-profit corporation, achieved 38% MWBE participation among its contractors and suppliers. Hugh Allen, Regional President of TD Bank, is a member of our Board's Executive Committee and advocates for our success in supporting business growth among our local minority community. We are excited to consider how an enhanced presence of TD Bank in our market will enhance our efforts to purposefully build success of minority and majority owned businesses in the Research Triangle Region.

On behalf of our Research Triangle Park community, I offer our encouragement and support for TD Bank's proposed acquisition of First Horizon Bank.

Sincerely,
RESEARCH TRIANGLE FOUNDATION OF NORTH CAROLINA


Scott Levitan, President and CEO

Cc: Hugh Allen, Regional President, TD Bank

PO Box 12255 • Research Triangle Park NC 27709 • www.rtp.org • phone 919.549.8181 • fax 919.549.8246
Research Triangle Foundation of North Carolina — Developer of The Research Triangle Park



Revitalize
Community Development Corporation



OR

Chad Anderson

P.O. Box 782
Chester, PA 19016
Tel 610-447-7861



April 8, 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, N.A. to Acquire First Horizon Bank

Dear Mr. Almonte:

On behalf of the Riverfront Alliance of Delaware County (RADC), I am contacting you to express our support of TD Bank's acquisition of First Horizon Bank. RADC has had a long relationship with TD Bank working to improve the Chester, PA community since 2009.

Originally formed in 1996 as The Institute for Economic Development, Inc. (IED), the Riverfront Alliance of Delaware County (RADC) is a membership organization, comprised of major employers that are committed to revitalizing Chester and surrounding waterfront communities. RADC has three strategic priorities: housing and neighborhood development; public safety and economic development.

TD Bank has not only been a member of the Riverfront Alliance of Delaware County but its representative, Tom Shoemaker, the previous Market President – PA for TD, is chairman of our Board of Directors. TD's involvement has not stopped with membership and serving as a highly effective leader of the organization but has also extended to grant support of RADC's housing, neighborhood revitalization and waterfront initiatives. TD provided construction loan financing for the four unit low income homeownership project with the Chester Community Improvement Project, the first newly constructed housing in Chester in approximately seven years. Moreover, TD has funded direct assistance to families purchasing homes and completing façade improvements in Chester's low income census tracts. If all this is not impressive enough, T.D. also supported a tree planting project in one of Chester's parks to replace some of the tree canopy lost through years of disinvestment and is funding greening and trail initiatives at the Chester waterfront.

As an impoverished primarily African American city that is now under financial Receivership through the Commonwealth, outside support of private sector partners such as TD Bank takes on an even higher priority. TD continues to be one of the few banks to maintain a branch in Chester offering needed

services to Chester's low income residents and businesses. We look forward to their continued involvement in the community and working with them on additional initiatives.

Based on this significant relationship with RADC and its support of the residents of Chester, I can say without hesitation that TD Bank is the type of corporate partner you want in your community. RADC is pleased to support TD's application to receive approval to acquire First Horizon Bank.

If you have any questions regarding our commitment and support of T.D. Bank, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Lisa R. Gaffney". The signature is written in a cursive, flowing style.

Lisa R. Gaffney

Executive Director



April 22, 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
LargeBanks@occ.treas.gov

RE: TD Bank, NA to Acquire First Horizon Bank

Mr. Almonte,

I am writing to recognize First Horizon Bank for its community support of Riverside Avondale Preservation, Inc., and our work to improve our neighborhood and parks. Riverside Avondale Preservation is a 501(c)3 non-profit organization formed in 1974 to preserve the architectural history and integrity of our historic neighborhood which was under threat from abandonment, condemnation, and demolition. We continue to improve our parks, public spaces, and property within our nationally designated Historic District of Riverside and Avondale and appreciate the support of First Horizon Bank in strengthening our efforts.

Please accept this letter recognizing the committed partnership we enjoy with the bank. First Horizon is a valued partner of Riverside Avondale Preservation in Jacksonville, Florida. With First Horizon's support, we have been able to physically improve the commercial area surrounding Historic 5 Points. We cleaned and improved sidewalks, added mulch and landscaping along two city blocks, have hosted several community cleanup days, and are working with the business merchants to continue these improvements on an ongoing basis.

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.

Shannon Blankinship
Executive Director

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

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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 for many years. On behalf of Ronald McDonald House Charities of Arkansas, a 501(c)(3) non-profit organization, please accept this letter of support recognizing the significant partnership we enjoy with the bank.

First Horizon continues to be a valued partner and supporter of families who need the Ronald McDonald House and its mission to provide a home away from home for families when their critically ill child is sent to Little Rock, Arkansas for life saving, specialized care. Thanks to First Horizon's support, we have been able to provide families with a safe, free place to stay near the hospital, meals and snacks, laundry, and many other amenities, so they can focus on their sick child. 83% of the families served are low-income, and First Horizon's support has especially helped these families. Many stay with us for months or more than a year, have lost income and mounting medical bills. Without this critical support, it would not be possible for them to seek the critical healthcare their child needs. Thankfully, our partnership with First Horizon has spanned more than 12 years; during this time they have provided meaningful financial support, volunteers, cooked meals for families in the Ronald McDonald House and actively provide leadership on our board of directors and committees.

We highly value our partnership with First Horizon and know first-hand the bank's commitment to the people, businesses, and communities they serve. With no state, federal or insurance funding, we must raise 100% of our income to support our mission, we are beyond grateful for all the bank has done to support our mission and those we serve. Please let me know if I can provide further information.

Gratefully,

Janell Mason, CEO

janell@rmhcarkansas.org

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



226 North Long Street Salisbury, NC 28144-5049

Telephone 704-637-6838

Fax 704-637-9364

www.rowanhelpingministries.org

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April 7, 2022

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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

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MRS. KYNA S. GRUBB
EXECUTIVE DIRECTOR

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am pleased to present a letter of support for First Horizon Bank, which has become a committed and generous partner with Rowan Helping Ministries as we work together to serve neighbors in need in Rowan County, North Carolina.

Our relationship with First Horizon was initiated several years ago by a Rowan County native and leader in the national banking industry. His passion for our mission was understandable – his parents were instrumental in our agency's early development and became long-time donors and proponents of our success. What is surprising has been that every First Horizon representative we have worked with has embraced our mission with the same enthusiasm as our longtime donors and volunteers. It is evident that the First Horizon culture is a great match with our non-profit mission, "To serve, through cooperative community action, our neighbors in Rowan County who are in crisis, by providing essential life needs and education and empowering them to break the cycle of crisis."

With First Horizon's support, we have been able to launch a six-year, \$5.6 million capital campaign that will expand pathways to housing for chronically homeless citizens by adding onsite Permanent Supportive Housing and Transitional Housing and increasing onsite Primary Care and Behavioral Health services. Last year, the First Horizon Foundation made the lead gift for our capital campaign, and the bank is working with us to provide a construction loan to help fund our capital projects as pledges are collected. Both Rowan Helping Ministries and the nonprofit that owns our facilities – Shelter Ministries of Rowan County – enjoy a banking relationship with First Horizon.

We are pleased to be affiliated with a local bank that shares our commitment to the community we serve. We are grateful for the local First Horizon representatives we work with and their enthusiasm for helping neighbors in need create better lives for themselves and their families. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in black ink, appearing to read "Kyna S. Grubb". The signature is fluid and cursive, with the first name being the most prominent.

Kyna S. Grubb
Executive Director



April 4, 2022

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

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Rowan University has enjoyed over the years with TD Bank. We have received tremendous support from TD Bank in advancing our mission in Glassboro, NJ since 2007.

Rowan strives to create the University of the Future with a focus on our four pillars of access, affordability, quality, and being an economic engine. TD Bank has been a true partner in this endeavor and shares many of the same goals in support of our students and the Southern New Jersey region.

In 2012, Mr. Fred Graziano, former Executive Vice President, TD Bank Group and Head of Regional Commercial Banking, was appointed to the Rowan University Board of Trustees. In addition to serving on our Board, he was also tapped as a founding member of the Rowan University/Rutgers-Camden Board of Governors after the passing of the *New Jersey Medical and Health Sciences Education Restructuring*

Act. Upon his retirement from TD, he continued his service until 2021. During this time, our partnership with TD flourished. In 2017, Mr. Michael Carbone, Senior Vice President, TD Bank Group and Regional President, Metro PA/NJ Market and Rowan alumnus, was appointed to the Rowan University Board of Trustees continuing this strong collaboration. Both Fred's and Michael's expertise and guidance have been invaluable in our growth.

We are also grateful for TD's many sponsorships in several areas including the Rowan University Women's Alliance Network, Homecoming, the Office of Career Advancement, the Rohrer College of Business Corporate Innovation Forum, and the Jean & Ric Edelman Fossil Park. Additionally, we have enjoyed hearing from TD's expert speakers in many areas of finance and leadership. Through these generous sponsorships and speaking engagements, TD Bank has enabled the University to provide high level professional development for our faculty, staff, and students on campus and enhanced financial literacy, entrepreneurship, and leadership skills among the entire Rowan community. Their support and dedication has been instrumental in advancing diversity and economic development in the region and beyond.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at 856-256-4100 or presidenthousmand@rowan.edu.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ali A. Houshmand', written in a cursive style.

Ali A. Houshmand

President



Strengthening Homes,
Communities
and Lives

www.rupco.org

April 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. Jason Almonte:

For over four decades, RUPCO, a 501-c-3 not-for-profit agency, has been a leader in the Hudson Valley region in creating and maintaining quality, sustainable housing, and rental opportunities. Through the years, TD Bank has demonstrated an interest in helping RUPCO create homes, support people, and improve communities. TD Bank has provided generous grants for several of RUPCO's affordable housing projects, including Woodstock Commons (2013), an intergenerational campus with 53 apartments for seniors, artists and families located in Woodstock, NY; The Lace Mill (2015), a formerly-abandoned, century-old factory that was transformed to create 55 apartments, with preference to artists, in Midtown Kingston; East End Apartments (2018), a scattered-site historic restoration development in Newburgh that created 45 affordable apartments in fifteen buildings.

TD Bank also acted as the Low-Income Housing Tax Credit investor for Woodstock Commons and, more recently, for Landmark Place, RUPCO's newest development in Kingston set to open this summer that will create 66 affordable apartments for seniors 55 and older. Furthermore, TD Bank has shown its support for RUPCO's vision for strong, vibrant, and inclusive communities with a home and opportunity for everyone by being a continuous generous sponsor of our events and initiatives.

Please feel free to contact me with any additional comments or questions,

Sincerely,


Kevin O'Connor
Chief Executive Officer



April 4, 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,

Saint Joseph's Carpenter Society (SJCS) offers its support of TD Bank (TD) in their acquisition of First Horizon Bank. SJCS has partnered with TD for more than ten years. TD has supported our community in Camden, New Jersey through banking services with a branch located in the City as well as in the communities surrounding Camden. In addition, TD has invested in our community through volunteer hours, community events, neighborhood and affordable housing investments, and grants to our organization to support our counseling program, operating needs, and community programming.

Saint Joseph's Carpenter Society is a community-based non-profit organization dedicated to neighborhood revitalization, affordable housing development, and family wealth creation. SJCS is located in Camden, NJ, a marginalized municipality that is struggling to support the lives of its Black and Latino community members. We have created over 1,050 homes, both homeownership and rental, for our low-income families and are dedicated to creating a neighborhood of opportunity. SJCS is a HUD certified counseling agency and works hard to assist our families to invest in themselves while also investing in Camden through homeownership.

TD has played a substantial role in this mission offering technical assistance and financial support. TD has invested in Camden's revitalization through the NJ Neighborhood Revitalization Tax Credit program, offering capital for neighborhood improvements including housing, infrastructure, park beautification, commercial façade improvements, and small repair program. TD has also supported our work through the TD Charitable Foundation offering assistance for both affordable housing preservation and construction, as well as neighborhood building efforts such as commercial corridor initiatives and resident services coordination. In addition, TD employees have planted countless trees in East Camden to rebuild our tree canopy.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at phogan@sjcscamden.org or 856-966-8117.

Sincerely,



Pilar Hogan Closkey, PE, PP, AICP
Executive Director

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



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William Booth, *Founder*
Brian Peddle, *General*
Commissioner Willis Howell, *Territorial Commander*
Lt. Colonel Kenneth Luyk, *Divisional Commander*
Captains Benjamin & Annie Bridges, *Corps Officers*

April 11, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of The Salvation Army of Collier County and its mission to provide valuable programs and support to the most in need in our community. With First Horizon's support, we have been able to provide programs and services in our Child Development Center (day care and Pre-K), Fran Cohen Youth Center (after school), our annual Christmas Toy Shop and our Silver Bells Program (Seniors).

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,

Ben Bridges, *Captain*
The Salvation Army of Collier County

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



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William Booth, *Founder*
Brian Peddle, *General*
Commissioner Willis Howell, *Territorial Commander*
Major Art Penhale, *Divisional Commander*
Captains Mark and Lorie Hunter, *Area Commanders*

April 4, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of The Salvation Army of Memphis & the Mid-South and our mission to meet human needs without discrimination in Memphis, TN. With First Horizon's support, we have been able to provide safe shelter, financial resources, educational assets, job training, housing assistance, food and hope for thousands of Mid-South families for 22 years. Furthermore, the final construction phase of our multi-year Heal Memphis Capital project is about to commence. This will include a reimagined Intensive Outpatient area and playground specifically funded through the generosity of the First Horizon Foundation.

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

Sincerely,

Captain Mark Hunter
Area Commander
The Salvation Army of Memphis & the Mid-South
901-543-8586
Salvationarmymemphis.org

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

MEMPHIS & THE MID-SOUTH AREA COMMAND

696 Jackson Avenue, Memphis, TN 38105 | p. 901-543-8586 | f. 901-543-8599 | www.SalvationArmyMemphis.org



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April 1, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

First Horizon has been a valued partner of SBP and mission to shrink the time between disaster and recovery for underserved communities in Southeast Louisiana. With First Horizon's support, we have been able to provide resilient home rebuilding and long-term recovery resources to vulnerable disaster survivors, most recently in response to Hurricane Ida. First Horizon's partnership and support has been instrumental in driving immediate and long-term impact for the communities SBP serves.

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

Sincerely,

Elizabeth Eglé
Chief Development Officer, SBP
eegle@sbpusa.org

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



PO Box 20577
Charleston, SC 29413-0577
T: 843.579.9855
F: 843.579.0232
www.SCACED.org

April 22, 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

Dear Mr. Almonte:

I hope this letter finds you well. The purpose of my letter is to express our support for the merger of First Horizon and TD Bank, on behalf of the South Carolina Association for Community Economic Development (SCACED). SCACED is the state-wide trade association and funding intermediary for community economic development organizations in South Carolina. Through our network of over 150 members and partner organizations, SCACED strives to improve the quality of life for low-wealth families and communities by advancing community economic development and public policy in South Carolina.

First Horizon Bank and TD Bank have been a valued partner with SCACED to improve the quality of life for low-wealth families and communities. Since TD Bank entered the South Carolina market in 2010 has been a been a sponsor of SCACED's Annual Community Economic Development Conference, providing scholarships and supporting educational opportunities for nonprofit staff in South Carolina. TD Bank has also supported programs including the Community Development Institute trainings that SCACED holds monthly on topics such as affordable housing development, financial literacy and small business development. Lastly, TD Bank has provided the talents of their executive leadership team in the person of John Verreault. Mr. Verreault provides critical advice to SCACED and other nonprofits on organizational development, resource development and marketing. Mr. Verreault serves on the Board of SCACED and chairs SCACED's Resource Development Committee.

We consider TD Bank a valued partner in advancing community economic development in South Carolina. We also believe that the merger with First Horizons will strengthen the position of the resulting bank, to be a more impactful partner in our state. If you have any questions, feel free to give me a call at (843) 579-9855.

Sincerely,

Katherine C. Pratt
VP of Operations
SCACED



Executive Director
Elaine Streno

www.secondharvesttn.org
info@secondharvesttn.org

April 12, 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

Dear Sirs,

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

First Horizon has been a valued partner of Second Harvest Food Bank and our mission to compassionately feed those experiencing food insecurity since 1982 in the Knoxville, TN area. With First Horizon's support, we have been able to annually distribute over 21 million pounds of food across 18 East Tennessee counties covering nearly 8,000 square miles and feed an average 134,000 children, adults, and seniors each month.

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.

With tremendous gratitude,

Michael J. Torano
Major Gifts Officer
C 361-438-3550
D 865-243-8211 • michael@secondharvesttn.org