



Donate. Volunteer. Advocate.

Second Harvest Food Bank of Northwest NC

Headquarters
3655 Reed Street
Winston-Salem, NC 27107

Greensboro Distribution &
Nutrition Education Center
2517 Phillips Avenue
Greensboro, NC 27405

SecondHarvestNWNC.org
336.784.5770

April 11, 2022

Board of Directors

- Phillip McAdams
Board Chair
- Ann Garner Riddle
Board Vice Chair
- Gregory A. Cox
Board Treasurer
- Michelle M. Cook
Board Secretary
- Susan Y. Cox
State Association Delegate

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

- Jenni Broyles
- Michelle Buff
- Joshua R. Crane, CFP
- Tonya Deem
- Tim Favinger
- Robert Garcia
- Travis Garland
- Heyward Garner
- Sammy Gianopoulos
- Dr. Valerie L. Giddings
- Chere M. Gregory, MD MHS
- Andrew S. Holmes
- Debra L. Miller
- Kimberly Montez, MD, MPH
- Tracy M. Myers, CUBDP
- Kent S. Price III
- Jason Ramsey
- Scott Sewell
- R. Stuart Stogner
- Matthew Thiel, MBA
- Howard Upchurch
- Jeff White

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 Northwest NC, 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 its mission to provide food assistance through a network of partners in 18-counties throughout northwest NC, while educating and engaging our communities in the elimination of hunger and its causes. With First Horizon's support over the past decade, along with many generous community supporters, we have been able to increase our food distribution to nearly 41 million meals annually.

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,

Eric A. Aft
Chief Executive Officer

Emeritus

- Edwin R. Brenegar, Jr.
- James E. Holmes, Jr.

Ex Officio

- Eric A. Aft
Chief Executive Officer

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



Serving in partnership with nonprofit agencies in the following counties:
Alamance, Alexander, Alleghany, Ashe, Caldwell, Caswell, Davidson, Davie,
Forsyth, Guilford, Iredell, Randolph, Rockingham, Stokes, Surry, Watauga,
Wilkes, and Yadkin.

EVERYONE DESERVES TO EAT ★



April 22, 2022

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

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. Corkery and Mr. Almonte:

I am writing on behalf of Self-Help in regards to TD Bank's proposed acquisition of First Horizon Bank.

Self-Help is a national community development financial institution (CDFI) with a mission to create and protect economic opportunity for all, especially for people of color, women, rural residents and low-wealth families and communities. Both TD Bank and First Horizon Bank have been strong partners of Self-Help's economic development and social justice work in recent years.

Most recently, in March 2022, First Horizon provided a \$15 million loan to support the preservation of affordable housing as the first bank investor in the Wake County Affordable Housing Preservation Fund. This fund was called for by Wake County in response to the rapid loss of market rate housing units rented at affordable rates over recent years, and is made possible through patient, flexible capital from bank partners like First Horizon. Launching this summer, we expect this \$63 million fund to preserve or create more than 3,700 affordable housing units in the next 15 years. Fund design is already being used as a possible model for other geographies and we look forward to more partnership opportunity to come.

In 2020, TD Bank supported Self-Help's Paycheck Protection Program lending through a \$60,000 grant for local hiring and technical assistance contracting, helping us bring this essential federal resource to the communities we serve. Self-Help provided \$253 million in PPP loans to 2,799 borrowers, preserving 27,509 jobs. At a median loan size under \$21,000, 65% of our borrowers were businesses owned or led by people of color and more than half were located in low- or moderate-income census tracts.

In 2019, TD Bank and First Horizon each provided \$5 million to support Self-Help's small business, nonprofit and affordable housing lending in North Carolina, South Carolina and Florida. In 2020, First Horizon extended a separate \$2 million loan supporting low-income populations and communities that was originated by Community One prior to merger with First Horizon.

We expect that a joining of TD Bank and First Horizon will come with a continuing and expanding commitment to lending and investment to support low-wealth families and communities, both directly and through partnership with CDFIs like Self-Help.

Thank you for the opportunity to acknowledge and appreciate Self-Help's past partnerships with TD Bank and First Horizon.

Sincerely,

A handwritten signature in black ink, appearing to read 'Amanda', with a stylized flourish at the end.

Amanda Frazier Wong
Director, Capital Development
Vice President, Self-Help Ventures Fund



247 West 37th Street, 4th Floor
New York, NY 10018
Tel: 212.265.6530
Fax: 212.757.0571
settlementhousingfund.org

Officers

April 14, 2022

Charles S. Warren
Chair

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

Gary Jacob
Frances Levenson
David G. Richardson
Vice Chairs

Charles A. Brass
Secretary

Dear Mr. Almonte:

Marvin Markus
Treasurer

I am pleased to provide this letter of support for TD Bank as it seeks to acquire First Horizon Bank. TD Bank has been a longtime partner in Settlement Housing Fund's work to create and rehabilitate affordable housing with community-based programs that strengthen lower-income neighborhoods throughout New York City. Our relationship dates to 2008, when the Bank made its first grant to us for our housing model that supports single parent families leaving shelters in Manhattan, and over the years has awarded Housing for Everyone and programmatic grants to help us develop new affordable units and rehabilitate existing apartments in the Bronx and Brooklyn.

Board of Directors

Juan Barahona
Charles A. Brass
Jerome Deutsch
Rachel Grossman
Jeffrey Gural
Sue Heller
Gary Jacob
Judy Kessler
Frances Levenson
Marvin Markus
David G. Richardson
Sheryl Simon
Joan T. Tally
Mathew Wambua
Sarah M. Ward
Charles S. Warren
Jennifer Waters
Bradford Winston

In addition, we are pleased to be working with TD Bank as the lender on our next new affordable housing construction project in the Weeksville section of Brooklyn, and have banked with TD for many years, consolidating all of our accounts with the bank. We were especially grateful to have TD's assistance in administering our PPP applications during the pandemic, which ensured that we could maintain our housing development and service provision during this difficult time for households living in our communities.

Alexa Sewell
President

We have been fortunate to have Jennifer Waters, Regional Community Development Manager, and former TD Bank executive Sheryl Simon, on our Board of Directors and appreciate their guidance and support on many fronts, including for our annual industry sponsored gala, which is our largest source of private income.

Jacqueline Tom
General Counsel

All of us at Settlement Housing Fund look forward to our continued partnership with TD Bank in making meaningful investments in our affordable housing and community development work that benefits thousands of New Yorkers.

Sincerely,

Alexa Sewell
President

cc: Jennifer Waters, TD Bank



Offering Hope, Changing Lives

April 6, 2022

Mr. James W. Corkery
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 Sirs:

On behalf of the George West Mental Health Foundation d/b/a Skyland Trail, a 501(c)3 non-profit organization located in Atlanta, Georgia, please accept this letter of support in recognizing First Horizon Bank for its committed partnership and generous support of our programs and the community at large.

First Horizon has been a valued partner of Skyland Trail and our mission to inspire people with mental illness to thrive through a holistic program of evidence-based psychiatric treatment, integrated medical care, research, and education. As society emerges from the COVID-19 pandemic, mental illnesses have become more prevalent and more evident. With First Horizon's support, we were able to continue to provide uninterrupted service to those in need during the pandemic. Support from First Horizon has also allowed us to provide need-based financial aid, augment our treatment model to ensure quality at all levels, support adjunctive therapies and family programming, and extend our reach in the community through education and outreach. Since 1999, we have provided more than \$20 million in assistance for clients who need mental health care but can otherwise not afford it. In the last five years, the Mark C. West Financial Aid Program has provided critical access to care for more than a quarter of all clients served each year, allowing these clients enough time in treatment to learn the skills needed for success.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people and businesses they serve. We remain 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 "Beth Finnerty".

Beth Finnerty
President

BOARD
OF DIRECTORS

Emily Steeren
President

Michael Fasella
Vice President

Brooks Despal
Secretary

Doug Highberger
Treasurer

Tom Gaston

Chris Bradshaw

Karen David-Green

Greg Davis

Ryan Devlin

Susan Light

Laura Muller

Annette Mullins

W. David de Roode

R. Linda Saenz

Stephanie Bauer

Bobby Stillwell, Jr.

Carolyn Tamer

Hazareth Tekeste

Patrick Trusk

ADVISORY
BOARD

Thurmon Adress

Fred Bruzellan

Evan Harrel

Cherlis Middlebrook

Marty Phillips

John Rothwell, Jr.

Wynne Sneets

EXECUTIVE
DIRECTOR

Ana Schick



small steps nurturing center

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 Small Steps Nurturing 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 Small Steps Nurturing Center in our mission to instill and foster the social, emotional, physical, intellectual, and spiritual growth of economically at-risk students and their families in Houston, Texas. With First Horizon's support, we have been able to narrow the opportunity gap for our students and support their holistic development. First Horizon Bank's sponsorship of our Clays Classic and Golf Classic events supported our program from 2019 to 2022, a one-time gift in April 2020 funded COVID-19 expenses at the start of the pandemic, and matching gifts supported the launch of our new campus in the Gulfton/Sharpstown area of Houston.

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,

Ana Schick
Executive Director

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

Small Steps Nurturing Center : Hope for Children Straight from the Heart



SOUTH EASTERN
ECONOMIC DEVELOPMENT
CORPORATION

80 DEAN STREET
TAUNTON, MA 02780
TEL. (508) 822-1020
FAX (508) 880-7869
www.seedcorp.com
info@seedcorp.com

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
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that the South Eastern Economic Development (SEED) Corporation has with TD Bank. We have been working with TD Bank in Braintree, Massachusetts since 1997.

SEED Corporation is a certified development company, a CDFI, and EDA and state Revolving Loan Fund provider, and SBA Micro Loan Intermediary supporting Massachusetts and Rhode Island. The mission of the SEED Corporation is to promote economic development, creation or retention of jobs, and improvement of the economy and the quality of life in the Commonwealth of Massachusetts, primarily the southeastern part of the state and Rhode Island by promoting and assisting the growth and development of business concerns, including specifically and without limitation small business loans and technical assistance, guidance, and education programs for individuals starting up businesses and those already in business

T. D. Bank has supported SEED Corporation for the past 25 years through our Loan Review Committee process. This committee is responsible for reviewing our credit memorandums for all our SBA 504 loans and all small loans between \$250,000 - \$350,000. TD Bank volunteers have served as Chair of the committee for a decade and have always been represented as voting members.

On behalf of SEED Corporation, 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 smurray@seedcorp.com or 508-822-1020 *311.

Sincerely,

Susan Murray, Executive Director
SEED Corporation



Board of Directors
Chairman
 Roland Sanchez-Medina, Jr.
Immediate Past Chairman
 Felipe Basulto
Chairman-Elect
 Jose Perez De Corcho
Vice-Chair
 Michelle Febres
Treasurer

Lázaro E. Martinez
Secretary
 Nery Gonzalez
President/CEO
 Liliam M. López
Board of Directors
 Ramon Antelo
 Luis Boue
 Luis A. Casas
 René Cibrán
 Ramon Coto
 Daniel Espino

Maria Luisa Gonzalez
 Ricardo Morales
 Santiago Quintana, Jr.
 David Pruna
 Henry Sori
 Armando Trabanco
Platinum Circle
 UHealth
President's Circle
 Amerant Bank
 Celebrity Cruises
 Premier Health Care
 Ponemus Group
 TD Bank

Chairman's Circle
 Comcast NBCUniversal
 St. Thomas University
 Ford
 JP Morgan Chase
Diamond Circle
 AT&T
 Bio Reference Laboratories
 United HealthCare
 WellsFargo
 Cano Health

Corporate Partners
 Altria Client Services, Inc.
 AARP
 Biltmore Hotel, Coral Gables
 Caballero Rivero
 Cantera & Associates
 Community Medical Group
 Florida City Gas
 FPL
 Jackson Health Foundation
 Miami Association of Realtors
 Molina Healthcare
 Mr. Glass Doors & Windows, LLC
 NBCUniversal/Telemundo
 Nicklaus Children's Hospital
 Risk Strategies
 SouthState Bank
 Premier Choice Group
 Waste Management

Board of Trustees
 Adrienne Arsh Center
 A.R. Maulini, CFP, CPM
 CBMC
 Chick-Fil-A
 Culture Shift Team
 Dunkin
 First Horizon
 FirstBank
 Fortun Insurance
 Insurance Consultants International, Inc.
 Humana
 Hola Doctor
 Jackson Health System
 Kendall Regional Hospital
 Leon Medical Center
 Lendio Miami
 Mercy Hospital
 Miami Marlins
 Miami-Dade County
 Morgan Stanley
 New Edge Associates
 Pacific National Bank
 Publix Supermarket
 Office Depot
 PureBeauty Farms
 Sun City Strategies
 Suntrust Bank
 Synovus Bank
 Thrivent Financial
 Univision
 UnitedWay
 Vitas Healthcare
Non-Profit Trustee
 American Heart Association
 Florida International University
 Miami Dade County Fair & Exposition, Inc.
 Nova Southeastern University
 Residential Plaza at Blue Lagoon, Inc.

Legal Counsel:
 Roland Sanchez Medina, Esq.

April 7, 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 the South Florida Hispanic Chamber of Commerce has with TD Bank. We have been working with Mr. Felipe Basulto and have received support from TD Bank in Miami Dade County, Florida since 2012.

The South Florida Hispanic Chamber of Commerce (SFLHCC) was founded on July 21, 1994, with the mission of promoting the continued growth and development of the Hispanic business community and to serve as a resource center and forum to advocate for Hispanic and Minority owned businesses. The organization is comprised of dedicated professional individuals and business owners who have come together to advance the commercial, financial, educational and civic interests of the ever-growing Hispanic Community of South Florida.

I am proud to state that the South Florida Hispanic Chamber of Commerce has partnered with TD Bank for many community events, including business expos, food drives, workshops for small businesses, and more importantly that we had the pleasure to have Mr. Felipe Basulto serve as chair of this organization from 2013 to 2017. Under his leadership the organization grew and became one of the most influential Hispanic Chambers of Commerce of South Florida.

On behalf of the South Florida Hispanic Chamber of Commerce, 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,

Liliam M. Lopez , President/CEO
 Champion of Miami-Dade County Public School's
 Academy of Hospitality and Tourism

From: Katie Keohane <kkeohane@crohnscolitisfoundation.org>
Sent: Tuesday, April 19, 2022 4:12 PM
To: CCO Large Banks
Cc: CRA@firsthorizon.com
Subject: [EXTERNAL]TD Bank, NA to Acquire First Horizon Bank

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,

I am writing to recognize First Horizon Bank for its continued generosity and support of our Foundation and its programs. On behalf of the Southern Florida Chapter of the Crohn's & Colitis Foundation, a 501©3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon is a valued partner of the Crohn's & Colitis Foundation and our mission to cure Crohn's disease and ulcerative colitis and to improve the quality of life of children and adults affected by these diseases. With First Horizon's support we have been able to continue our efforts to create awareness about these chronic and incurable diseases which affect 3.1 million children and adults in the United States alone. In addition, this much appreciated support has enabled us to continue to offer and create free virtual and live education and support programs for our patients living in south Florida, including the translation of our educational materials into Spanish. While this is First Horizon's first year partnering with the Foundation through its support of the Keymorada Fishing Tournament, we have been fortunate to have had a long standing and continuous history dating back to 2010 with Sabadell Bank (2010 – 2017) followed by Iberia Bank (2018 -2019).

Through our engagement with First Horizon, we have experienced firsthand the bank's commitment to the community, the people and businesses they serve and the positive impact their involvement has had on our Foundation and the work we do. We are incredibly grateful for all that the bank has done and continues to do in support of our mission.

Please do not hesitate to contact me if you need additional information.

With Warm Regards,
Katie
Katie Keohane
Executive Director



Crohn's & Colitis Foundation
South Florida Chapter
21301 Powerline Rd Suite 301 Boca Raton, FL 33433
Tel: (561) 218-2929 x 1 Cell: (561) 322-8900
kkeohane@crohnscolitisfoundation.org www.crohnscolitisfoundation.org



Our Mission: To cure Crohn's disease and ulcerative colitis, and to improve the quality of life of children and adults affected by these diseases.

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

SOUTHERN MUTUAL HELP ASSOCIATION, Inc.

3602 Old Jeanerette Road
NEW IBERIA, LOUISIANA 70563
Phone (337) 367-3277



PRESIDENT
LORNA BOURG

April 18, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte,

First Horizon and its predecessors are to be commended for the extraordinary commitment to all segments of community in Louisiana. Our partnership has made possible homeownership loans for hundreds of low income families, most of whom are persons of color.

Southern Mutual Help Association, Inc. (SMHA), a 53 year not-for-profit rural community development corporation and its U.S. Treasury certified Southern Mutual Financial Services, Inc. (SMFS) Community Development Financial Institution (CDFI), have invested nearly \$30 Million throughout Louisiana.

Additionally, the foundation grant support of SMHA's Rural Recovery Response work is enabling over 40 families in eight rural settlements (thus far) to have the skilled labor and materials to get back in their homes.

In 2021/2022 SMHA began to lend to minority owned businesses due to First Horizon Foundation.

What extraordinary leadership to have such an impact in Louisiana's rural communities as well as disaster recovery in our state's major cities.

We look forward to continuing such a visionary partnership.

Sincerely,

Lorna Bourg
President



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





April 22, 2022

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
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 Special Olympics New Hampshire has with TD Bank. TD Bank has been volunteering with and financially supporting Special Olympics New Hampshire for nearly two decades.

The mission Special Olympics New Hampshire is to provide year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities, giving them continuing opportunities to develop physical fitness, demonstrate courage, experience joy and participate in a sharing of gifts, skills and friendships with their families, other Special Olympics athletes and the community.

TD Bank and its volunteers make Special Olympics better. Volunteers have led our Board of Directors, held many other leadership roles and have participated annually in our Penguin Plunge. We have been the beneficiary of the annual TD Bank/SO fundraiser across TD's entire footprint. We have also been the recipient of several grants and sponsorships.

On behalf of Special Olympics New Hampshire, 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 MaryC@sonh.org or (603) 770-4055.

Sincerely,

A handwritten signature in black ink that reads "Mary Conroy".

Mary Conroy
President & CEO

Special Olympics New Hampshire

P.O. Box 3598 Concord, NH 03302

Tel 603 624 1250 Fax 603 624 4911 www.SONH.org

[Facebook.com/SpecialOlympicsNH](https://www.facebook.com/SpecialOlympicsNH) [Twitter @SONewHampshire](https://twitter.com/SONewHampshire)

Created by the Joseph P. Kennedy Jr. Foundation. Authorized and accredited by Special Olympics, Inc for the benefit of persons with intellectual disabilities.



Home of:
Academy360 Upper School
Academy360 Lower School
Independence360

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

Dear Mr. Almonte:

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Spectrum360 has with TD Bank. We have been working with TD Bank in Essex County, New Jersey, since 2012.

Spectrum360's mission is to provide the highest quality educational and therapeutic programs for individuals with learning, language and social/emotional challenges to achieve their maximum potential as responsible adults in society; recognize and value the individuals' unique abilities, learning styles and differences; and serve as a leader in promoting innovative educational programs.

TD Bank has proven to be an invaluable partner over the years providing retail banking, treasury and lending services to our organization. In addition, their continued support of our mission through various grants provided by the TD Charitable Foundation, has been instrumental in the continued success of our adult services program.

On behalf of Spectrum360, 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 973-509-3050 x230.

Sincerely,

A handwritten signature in black ink, appearing to read "Ken Berger", is written over a light blue horizontal line.

Ken Berger
Executive Director/CEO



ST. MATTHEW'S HOUSE
Touching Hearts. Transforming Lives.

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

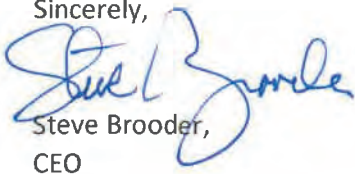
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of St. Matthew's House, 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 St. Matthew's House, Inc. and our community mission in Naples, Florida. With First Horizon's support, we have been able to help fund our St. Matthew's House programs, including our soup kitchen, food assistance, temporary and permanent supportive housing, addiction recovery program, and job training initiatives. First Horizon has supported St. Matthew's House in both 2021 and 2022, with a total of \$17,500.00.

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,



Steve Brooder,
CEO

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

2001 Airport Road South, Naples, FL 34112
Phone (239) 774-0500 • Fax (239) 774-7146 • www.stmatthewshouse.org

Matthew 25:31-46

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

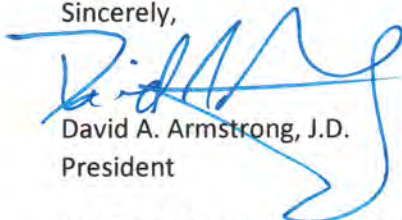
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our educational institution. On behalf of St. Thomas University, 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 St. Thomas University. Through their investments in our programs and our students, the bank has helped advance our mission to graduate ethical leaders for our global community. With First Horizon's support, we have created a state-of-the-art trading classroom in our Gus Machado College of Business; and we have been able to provide vital scholarship dollars to our students, 70% of whom are Pell Grant eligible.

Through our collaboration with First Horizon, we have experienced first-hand the bank's commitment to the people, businesses, and communities 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,



David A. Armstrong, J.D.
President

*Thank you Mr. Corkery Almonte
& Truete for supporting
our students! Dave*

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

LIMITLESS
DEVOTION | OPPORTUNITY | RESULTS

Letter to Support TD Bank Acquisition of First Horizon Bank

April 18, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that the Steve Smith Family Foundation has with TD Bank. We have been in partnership and receiving support from TD Bank in Charlotte, NC began in 2021.

Established in 2013, Steve and Angie Smith set out to create an organization that would allow their entire family to give back to the community. The Steve Smith Family Foundation focuses on the awareness and prevention of domestic violence and the health, wellness, and needs of underserved families and communities.

For the 2021-2022 academic year, TD Charitable Foundation partnered with the Steve Smith Family Foundation through a generous grant to the Smith Family After School Enrichment Program (ASEP). The Smith Family ASEP supports students, grades K-5, who are facing challenging academic barriers. Through our partnership in this inaugural year of the Smith Family ASEP, we are providing 50 students with tutoring and homework support, social and emotional learning, addressing food security, and offering impactful enrichment opportunities. This much needed after school programming has made a major impact for Charlotte Mecklenburg School (CMS) students and our community, thanks to this meaningful and generous support from TD Charitable Foundation.

On behalf of the Steve Smith Family Foundation, 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 by phone at 704.621.3545 or michelle@stevesmithfamilyfdn.org.

Sincerely,



Michelle Hunt



March 31, 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 Chamber Southwest Louisiana and the SWLA Economic Development Alliance Foundation, a 501(c3) 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 SWLA Alliance and mission to improve the quality of life and financial stability for the residents in the Lake Charles, Louisiana region. With First Horizon's support, we have been able to operate a business incubator for start-ups, provide training programs for disadvantaged businesses and recruit industrial projects which have created thousands of jobs.

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 read "George Swift".

George Swift
President/CEO

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





April 13, 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 the Tampa Bay Chamber has with TD Bank. We have been honored to work with the leadership of the Tampa Bay TD Bank leaders since 2014.

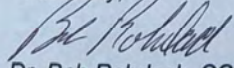
The mission of the Tampa Bay Chamber is to serve our members and enhance our community by building business success. We fulfil that mission through our Vision 2026 Plan and its three pillars: to be the Hub for Business, the Catalyst for change and an Inclusive organization. Every program we work on includes these pillars.

The TB Bank representative in Tampa Bay work closely with us to fulfill the Chamber's mission. This involvement includes having served on our Executive and Finance Committees. Since first becoming established in the Tampa Bay region, TD Bank has leaned in and helped the community be better by working with the Chamber and many other organizations in the region. TD Bank has been strategic and impactful to the benefit of the community.

On behalf of the Tampa Bay Chamber, 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 brohrlack@tampabaychamber.com or 813-610-6442.

Sincerely,


Dr. Bob Rohrlack, CCE
President and CEO

April 15, 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 Teach Florida, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Teach Florida and its mission to increase educational options for children in Florida. With First Horizon's support, we have enabled thousands of children with disabilities, and children from low-income households, to receive a quality education. We also helped many children with disabilities receive critical tools and therapies for their educational development. With First Horizon's support over the past two years, we also created a division to better support schools and provide direct support to families.

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

Sincerely,

Daniel Aqua

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



Achieve with us.

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
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

The Arc Prince George's County has partnered with TD Bank to service our corporate credit card program since 2017 and today we are writing in support of their application to receive approval to acquire First Horizon Bank.

The Arc Prince George's County is a critical support organization for people with developmental disabilities and their families. We provide education and support from birth throughout life with services that include residential group homes, day programming and employment supports to help people find and keep jobs. Disability services is not one of the more popular charitable missions like youth development, education and homeless services that receives a lot of philanthropic support and engagement. So, we really value community partners who engage with us and support our mission.

TD Bank's Charitable Foundation recently awarded us a record-breaking grant – through the TD Bank Ready Challenge - to help young people with special needs recover from COVID pandemic learning loss. This type of support is critical for The Arc as we seek to help young people get back on track and prepare for success after school as adults.

In addition, Jada D. Thornton, Vice President and Senior Regional Giving Manager, joined our Board of Directors in 2021 to provide leadership and governance. Furthermore, the bank has been generous in providing grants for our outreach programs – particularly as it relates to connecting to and communicating with Hispanic and Spanish-speaking families. We are finally able to support them with bi-lingual staff.

Our story demonstrates a commitment to community investment by TD Bank. We are grateful and stand behind TD Bank as they continue to expand through acquiring First Horizon Bank. We know they will continue their work in our community and beyond, and we look forward to working with them on additional projects in the future.

1401 McCormick Drive
Largo, Maryland 20774

T **301-925-7050** F **301-925-4387**
www.thearcofpgc.org

Please let me know if I can answer any question or provide any additional details. You may reach me at rmalone@thearcofpgc.org or 301-266-2515.

Sincerely,
DocuSigned by:

Rob Malone

63708D3621A7413...

Rob Malone
Executive Director



April 18, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of The Assistance Fund, 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 Assistance Fund and mission to help patients and families facing high medical out-of-pocket costs by providing financial assistance for their copayments, coinsurance, deductibles, and other health-related expenses. With First Horizon's support, we have been able to help patients get access to their critical treatment and ease their financial burden.

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,

Mark McGreevy

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

Headquarters:
4700 Millenia Blvd., Suite 410
Orlando, FL 32839

Washington, DC, Office:
655 15th Street NW, Suite 502
Washington, DC 20005

Phone: 855 845 3663
Fax: 866 254 9411
Web: tafcares.org





626 Baddour Blvd.
P.O. Box 97
Senatobia, MS 38668
1.888.4.BADDOUR
ph: 662.562.0100
www.baddour.org

April 13, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of The Baddour 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 for over 20 years been a valued partner of The Baddour Center and our mission, providing community for adults with intellectual and developmental disabilities and autism from all across the country. With First Horizon's support, Baddour, located in Senatobia, Mississippi, helps residents grow and mature, realizing their greatest potential through partnerships with families, friends, and the broader community.

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,

Parke Pepper
Executive Director

cc: Michael Parker
First Horizon Bank Desk (via email)



Board of Directors

Kenneth C. Hoffman
Chair
Pamela Hollingsworth
Vice-Chair
Mark A. Trowbridge
Treasurer
Karen Weller
Secretary

Edward Abraham, M.D.
Laura Adams
Matthew Arsenault
Daniel Bagner, Ph.D.
Hon. Dorothy Bendross-Mindingall, Ph.D.
Hon. Danielle Cohen Higgins
Constance Collins
Morris Copeland
Sylvia J. Diaz, Ed.D.
Victor E. Diaz-Herman
Mary Donworth
Richard P. Dunn II
Hon. Juan Fernandez Barquin
Gilda Ferradaz
Lourdes P. Gimenez
Nicole Gomez
Valrose Graham
Mindy Grimes-Festge
Malou C. Harrison, Ph.D.
Nelson Hincapie
Tiombe Bisa Kendrick-Dunn, Ed.D.
Marissa Leichter
Alexandra Martin
Annie R. Neasman
Hon. Orlando Prescott
Javier Reyes
Hon. Isaac Salver
Sandra West

David Lawrence Jr.
Founding Chair

James R. Haj
President & CEO

County Attorney's Office
Legal Counsel

April 21, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that The Children's Trust has with TD Bank. We have been working with as well as have received support from TD Bank in Miami, Florida since December 2015.

The Children's Trust is a dedicated source of revenue derived from property taxes, established by voter referendum in 2002. Our mission is to partner with the community to plan, advocate for and fund strategic investments that improve the lives of all children and families in Miami-Dade County. We envision a community that works together to provide the essential foundations to enable every child to achieve their full potential... Because All Children Are Our Children.

TD Bank has provided guidance that has helped to strengthen our financial controls as well as being a main sponsor of our Champions for Children event, one of our signature events, whereby individuals and programs that have achieved greatness in their service to children and families are honored at this awards ceremony.

On behalf of The Children's Trust, 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 wendy@thechildrenstrust.org.

Sincerely,

Wendy Duncombe
Controller



185 DARTMOUTH STREET
BOSTON, MA 02116
P. 617.695.9595
TCBINC.ORG

April 18, 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 to share information regarding the deep relationship that The Community Builders (TCB) shares with TD Bank, in the context of their request for approval to acquire First Horizon Bank. TCB has worked with TD Bank on eight affordable and mixed-income housing developments in Massachusetts, New York, New Jersey and Pennsylvania over the past 10 years.

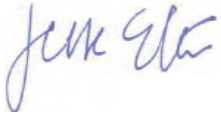
The Community Builders, Inc. (TCB) is one of America's leading nonprofit housing organizations with offices located in Boston, Chicago, Columbus, New York and Washington, DC. Our mission is to build and sustain strong communities where all people can thrive. We realize our mission by developing, financing and operating residential communities, neighborhood amenities and resident opportunity programs. Since 1964, we have constructed or preserved thousands of affordable and mixed-income housing developments and secured billions of dollars in project financing from public and private sources. Our ownership and management portfolio exceeds 14,000 apartment homes in fourteen states and the District of Columbia.

TD's financing has made possible the creation of more than 500 affordable apartments. TD Charitable Foundation has also supported TCB's mission through contributions totaling over \$300,000. These financial gifts include critical support to our Community Life initiative which connects children, adults and seniors to resources and opportunities to succeed.

On behalf of The Community Builders, I am pleased to share this strong track record that we have shared with TD Bank. Our understanding is that the acquisition of First Horizon will allow the Bank to bring even greater resources to the communities where we work, which we welcome. TD Bank has been a trusted partner to us, and we look forward to working with them on many projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at jelton@tcbinc.org or 857.221.8688

Sincerely,

A handwritten signature in blue ink, appearing to read "Jesse Elton".

Jesse Elton
Vice President of Finance
The Community Builders, Inc.

Cc: Nathan Bondini, TD Bank

From: Arvi Sepe Balseiro, Ed.D. <abalseiro@cushmanschool.org>
Sent: Thursday, April 14, 2022 10:07 PM
To: comments.applications@phil.frb.org; CCO Large Banks
Cc: Jorge. Najera
Subject: [EXTERNAL]TD Bank and The Cushman School

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.

April 14, 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,

As the Head of The Cushman School, I am writing today in support of TD Bank (TD) and in recognition of the wonderful relationship that The Cushman School has with TD Bank. We have had the pleasure of working with and receiving support from TD Bank in Miami, Florida for over ten years.

The Cushman School is a non-profit, PK4 through 12th grade school with a population of over 750 students nestled in the heart of Miami. With a history of 98 years, we continue to fulfil the mission of our school, *to develop effective, future leaders who have a positive approach to life*, through a philosophical approach that has stood the test of time for almost a century: character comes first. Serving students' needs through a personalized approach and through a program that embraces the development of character, the arts, athletics, serving others and being an innovator of change prepares our students to be confident, engaged citizens. As the Head of School, and through my role as President of the Corporation, I am responsible for overseeing the overall operations of the School. To that end, I work closely with our Board of Trustees and the Finance Committee and am directly involved in all decisions within.

Over the past nine years as the Head of School, I have received consistent, timely and personalized support from TD Bank. With Jorge Najera representing TD Bank, I have been provided with wonderful guidance toward accomplishing multiple goals. For example, TD Bank not only worked closely with us to secure a loan enabling us to remain fiscally solvent, but also aided us in adding a much needed high school division to our campus. Additionally, TD Bank has supported our School's efforts, through the TD Charitable Foundation Grant, enabling us to provide outreach through offering Innovation courses to the surrounding community for those students whom are underserved. Also, TD Bank supports multiple events at our School; the pride we feel toward our relationship with Jorge Najera and TD Bank is special and important.

On behalf of The Cushman School, I am pleased and honored to support TD Bank in its 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.

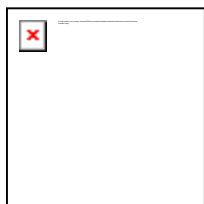
Please let me know if I can answer any question or provide any additional details. You may reach me at 305-757-1966.

Sincerely,

Arvi S. Balseiro
Head of School
The Cushman School

Arvi Sepe Balseiro, Ed.D.
abalseiro@cushmanschool.org
Head of School

[The Cushman School | An Identity Linked to Excellence](#)



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



April 5, 2022

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

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that *The de Moya Foundation and DMF Employment Opportunities* has with TD Bank. We have been *working with and have received support from* TD Bank in *Miami, Florida* since 2018.

The de Moya Foundation is a 501(c)(3) non-profit organization that is committed to creating employment opportunities for young adults with unique abilities by building long term partnerships with the employers and providing support for the employees. We foster hope, confidence, and independence to ensure successful employment outcomes and community inclusion.

TD Bank Charitable Trust has provided funding for direct support to ensure successful long-term employment outcomes for participants with disabilities. This includes on-site and off-site job coaching beyond the standard 150-day period, virtual training, mental health and behavioral counseling sessions, and peer group meetings. Funding for extended services beyond the initial placement is scarce and this leads to a systematic failure in securing stable employment for individuals with intellectual and developmental disabilities.

In the last four years, TD Bank has supported our Mission by facilitating basic financial workshops for our participants with disabilities and their families, participating in our fundraisers as a sponsor, and having their employees volunteer.

On behalf of *The de Moya Foundation and DMF Employment Opportunities*, 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 lily@demoyafoundation.com or 305-667-9112.

Sincerely,

Lileana de Moya
President & CEO

The de Moya Foundation & DMF Employment Opportunities

13131 SW 132 Street, Suite 101, Miami, FL 33186 | T: 305.667.9112 | www.demoyafoundation.com



FOR EXCELLENCE IN MIAMI-DADE PUBLIC SCHOOLS



Invest in Hopes and Dreams

April 5, 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 to express my support of TD Bank (TD), in recognition of their steadfast commitment to work with The Education Fund to improve public education in Miami-Dade County, where more than 73% of students qualify for Federal Food aid based on their families' severe economic challenges. Our relationship with TD Bank and its local leaders spans more than a decade. The Education Fund is an independent non-profit PreK-12 organization founded in 1985 and officially sanctioned by the School Board of Miami-Dade County to work on behalf of its students. Our mission is to maximize every child's potential and to ensure each one graduates with every opportunity for success.

Since 2011, TD and its employees have supported The Education Fund through time, talent, and treasure. TD's South Florida market president, Pablo Pino, is our Board Chair, having previously served as Treasurer. Mr. Pino and several colleagues volunteer in our annual Teach-A-Thon (walk-a-thon with a twist) to raise funds and awareness of the importance of teaching quality. The TD Bank team is always honored as the top volunteers for their amazing efforts. TD's charitable foundation has funded the financial literacy track of our district-wide network for teachers to share successful hands-on lessons so that more students can excel. This year-round network includes an annual teacher conference, whereby TD employees have presented financial literacy workshops for our educators who, in turn, implement TD's lessons for thousands of students to help ensure a solid financial future. Most recently, TD Bank awarded The Education Fund a \$1 Million USD 2021 TD Ready Challenge Grant to ameliorate learning loss via our Food Forests for Schools program. With TD Bank's support, we will use these outdoor eco-labs, which have proven to raise students' science scores, to increase significantly students' understanding of math.

On behalf of The Education Fund, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon as TD Bank has shown true dedication to improving the lives of our public school students. We know they will continue their work in our community, helping needy students and families get the support to succeed.

Please let me know if I can answer any questions or provide any additional details. You may reach me at 305-439-6142.

Sincerely,

Linda Lecht, President

cc: Ekis, Arlene S <Arlene.Ekis@td.com>



Foundation board of directors

officers

Valerie Schexnayder
chair

Beau Wolfe
vice chair

Will Owens
treasurer

Paige Dampf Wormser
secretary

directors

Sarah Olcott Allen

Johnnie Bond

Marvin Borgmeyer

Stephen Cangelosi

Nathan Irby

Jody Montelaro

Stephen Mumford

Anthony O'Connor

Arthur Scanlan

Lindsay Wilkinson Smith

Martha-Carol Stewart

Andy St. Romain

Drew Tessier

Colleen Waguespack

Deanna Whittle

CEO, the emerge center

Shelton Jones

executive director,

the emerge foundation

Linda Brown

executive director,

the emerge school

April 1, 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
via email: LargeBanks@occ.treas.gov

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 Sirs:

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

First Horizon has been a valued partner of The Emerge Foundation, whose mission is to provide philanthropic support to The Emerge Center and The Emerge School in Baton Rouge, Louisiana.

With First Horizon's support, we have been able to facilitate broad access to our early intervention therapies and educational opportunities for children with autism and individuals with communication challenges. Our guiding principle is to serve families regardless of their ability to pay and those who have limited financial resources.

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.

Sincerely,

A handwritten signature in black ink that reads "Shelton Jones". The signature is written in a cursive style and is centered within a light beige rectangular background.

Shelton Jones, Executive Director

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



April 6, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of The Housing Fund, 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 Housing Fund and mission to *“provide resources and creative leadership to help individuals and communities create and maintain affordable and healthy places in which low- and moderate-income people live”* in Nashville, TN. With First Horizon’s support, we have been able to provide down payment assistance programs, homeownership and financial education, and gap financing for developers of affordable housing inventory since 2006.

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,

Marshall E. Crawford, Jr., MPA
President & Chief Executive Officer

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

Board of Directors

Officers: Philip McCutchan, Chair, Amy Broadwater, Sec/Treasury

Members: Ron Crutcher, Jessica LaVeen Farr, Michael Frazee, Latrisha Jemison, Doug Lesky,
Keith Miles, Tyane Powell, Ashley Propst, Meg Underwood, Miguel Vega, Richard Warren, Rodrick Butler, Alberto Aechiga

President and CEO: Marshall E. Crawford, Jr.

Address: P.O. Box 281345 - Nashville, TN 37228 Phone: 615.780.7000 Website: www.thehousingfund.org

April 5, 2022

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

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

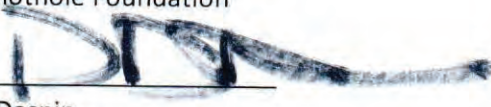
I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of The Knothole Foundation, Inc., a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of The Knothole Foundation and its mission to create life opportunities for underserved youth in West Charlotte, NC by providing access to facilities, education, mentoring, life-skill services, health and wellness protocols, scholarships, skills instruction and collegiate visibility. Within 4 miles of the project, there are 15 Title I schools and over 12,000 children, many of whom reside in households below the poverty line. No meaningful youth organization serves the area and lack thereof has led to predictable results. Recognizing this situation, Knothole has assembled community pillars of all types and sizes to create a "dream team" of project participants to effect this community outreach initiative.

With First Horizon's support, we have been able to transform a dilapidated former Optimist Club site in the heart of West Charlotte along the Tuckaseegee corridor, into a state-of-the-art academic and athletic centerpiece, a safe place to socialize, connect and inspire. The project and its planned programming will not only benefit the underserved West Charlotte youth, but will facilitate the revitalization of the Tuckaseegee corridor and ultimately effect upward mobility to change the community narrative. To that end, Knothole has worked closely with and relied upon First Horizon and other like-minded community partners to obtain the desired level of social and financial capital, support services, and impact. Without First Horizon's involvement, this project does not happen.

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,
The Knothole Foundation

By: 
Al Daspin
Its: Duly Authorized Agent

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

**The Knothole Foundation, Inc.
7531 Tuckaseegee Road, Charlotte, NC 28214**

April 8, 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 Mssrs. Corkery and Almonte

I am writing today in support of TD Bank (“**TD**”) and in recognition of the relationship that The Knothole Foundation, Inc. (“Knothole”) has with TD Bank. We have been working with and received support from TD Bank in Charlotte, North Carolina since 2021.

Knothole’s mission is to create life opportunities for underserved youth in West Charlotte, NC by providing access to facilities, education, mentoring, life-skill services, health and wellness protocols, scholarships, skills instruction, and collegiate visibility.

Knothole is a collaboration of the U Deserve A Chance Foundation and the Carolinas Metro Reds, two organizations sharing similar missions of creating opportunities for disadvantaged youth and positively impacting West Charlotte communities. Knothole exists to provide quality education, recreation, connection and opportunity. Knothole personnel dedicate time and energy to teach, encourage, and assist the West Charlotte community, the underserved youth in the area, and the schools, community organizations and neighborhood support groups serving the same.

Knothole is developing the Tuckaseegee Dream Fields and Education Center (the “**Project**”). The Project consists of the re-development of a dilapidated Optimist Club site along the Tuckaseegee corridor in the heart of West Charlotte, into a state-of-the-art academic and athletic complex. Within 4 miles of the Project, there are 15 Title I schools, and over 12,000 children, many of whom reside in households below the poverty level. No meaningful youth organization serves the area, and lack thereof has led to predictable results. Data from the

Economic Opportunity Task Force suggests that all youth, particularly at-risk children, need to be engaged early and often. Recognizing this situation, Knothole is literally “stepping up to the plate” to offer an unprecedented menu of program services to the underserved youth in the area, including education, life skills/mentoring, health and wellness protocols, community outreach, and skills instruction.

Knothole has assembled community pillars of all types and sizes to create a “dream team” of Project participants to effect this community outreach initiative. The Project and its planned programming will not only benefit the underserved youth in the area and serve social justice, but will facilitate the revitalization of the Tuckaseegee corridor and ultimately effect upward mobility to change the community narrative. To that end, Knothole will work closely with and rely upon its extensive collaborations with nearby churches/schools, neighborhood groups, government agencies and like community organizations to obtain the desired level of operational programming, social capital, and impact.

Knothole has been working with TD Bank the past 6 months in support of mission specific activities. These include, without limitation, organizing and supervising a spring break high school tournament for several of the Title I high schools and middle schools in the vicinity of the Project. This event, dubbed “West Side Story”, will provide high school and middle school students with an all inclusive tournament experience featuring baseball and softball skills development and games supported by education and life skills programming, including financial literacy. In addition, Knothole and TD are planning a HBCU camp and showcase event, scheduled for middle August, which will feature over 150 of the southeast region’s top African American high school players, and between 25-30 HBCUs. This event will provide collegiate visibility for many of the players and students, and also will include interactive life skill programming, academic counseling, and college and career preparation and readiness.

On behalf of Knothole, 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 630.951.7544 or at daspind@queens.edu.

Sincerely,

Al Daspin

The Knothole Foundation, Inc.



THE MINISTRY OF CARING INC.

Serving the homeless & poor since 1977

Bethany House I & II
Housing for women
with special needs

Child Care Center
Early learning center for
poor & homeless children

Distribution Center
Supplies, furniture & clothing

Emmanuel Dining Room
Three sites to feed
the hungry

Francis X. Norton Center
Community center

**Guardian Angel
Child Care**
Early learning center for
children of working parents

House of Joseph I
Emergency shelter for men

House of Joseph II
Housing for men and women
living with HIV/AIDS

House of Joseph Residence
Housing for men and women

Il Bambino
Care for infants
of working parents

Job Placement Center
Job training
for employment

**Maria Lorenza Longo
Holistic Housing**
Housing for women

Mary Mother of Hope House I
Emergency shelter
for women

**Mary Mother of Hope House
II & III**
Emergency shelters
for families

**Mary Mother of Hope
Permanent Housing**
Housing for women

Nazareth House I & II
Housing for families

Padre Pio House
Housing for men
with special needs

**Pierre Toussaint
Dental Office**
Dental care for the poor

Rapid Rehousing
Short-term rental assistance

Sacred Heart Housing
Housing for women

Samaritan Housing
Emergency housing for
women & women with children

Samaritan Outreach
Assistance for the
unsheltered homeless

St. Clare Medical Outreach
Mobile health service
for the poor

St. Francis Holistic Housing
Housing for
women & children

April 1, 2022

Jason Almonte, Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, NY 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 Ministry of Caring Inc. has with TD Bank. We have received support from TD Bank in Wilmington, Delaware for over 20 years.

Our Ministry is blessed to be celebrating 45 years of serving the poor and homeless in our community through emergency shelters, permanent housing, dining rooms, childcare, job placement and referral, medical and dental care, counseling services, senior housing, and special-needs housing, including for individuals with HIV/AIDS.

TD Bank has been a strong supporter of the Ministry of Caring. The bank and its Foundation have actively contributed to our programs and our affordable housing initiatives. As an annual supporter of our Emergency Shelter for families with children, TD Bank has helped hundreds of families experiencing homelessness.

On behalf of the Ministry of Caring, we are pleased to support TD Bank in their application to receive approval to acquire First Horizon. We are grateful that 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 rg@ministryofcaring.org.

Sincerely,

Br. Ronald Giannone, OFM Cap.
Executive Director

cc: Matthew Lantagne, Vice President
Senior Relationship Manager



Town of Palm Beach United Way

44 Coconut Row, M201
Palm Beach, FL 33480
561-655-1919

MARY FREITAS
Chairman

MARK COOK
CHRISTINE CURTIS
J. IRA HARRIS
JEFF MARCUS
DANIELLE MOORE
TRIP MOORE
Vice Chairmen

MISSY AGNELLO
Treasurer

JORGE CABRERA
Deputy Treasurer

DEBRA VASILOPOULOS
Secretary

JAY BOODHESHWAR
GAIL CONIGLIO
CARA CONIGLIO MCCLURE
JOYCE REINGOLD
Executive Committee

BETH WALTON
Chief Executive Officer

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 Town of Palm Beach United Way, a 501(c)3 non-profit organization in Palm Beach, FL, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Town of Palm Beach United Way and our mission to create long-lasting and measurable changes that improve lives and build strong communities throughout Palm Beach County by ensuring everyone has access to the building blocks for a good quality of life: education, health and financial stability. With First Horizon's support, we have been able to prepare children to succeed in school, increase graduation rates and provide students with essential job skills, improve access to medical care and mental health services, help older adults and individuals with disabilities live vibrant and independent lives, increase employment rates for job seekers, assist families with food, housing and other basic needs, and so much more.

First Horizon has also graciously sponsored our annual dinner for leadership donors for 9 years. The dinner is an important recognition event and crucial fundraising tool for our organization. Additionally, First Horizon staff members have been generous contributors to our yearly school supply, holiday gift and food drives.

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

Sincerely,

Beth Walton
CEO, Town of Palm Beach United Way

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

ONE COMMUNITY. ONE GOAL.

CLASS OF 2022

Missy Agnello
Ann-Britt Angle
Sean Baker
Howard Bernick
Cynthia Boardman
Sandra Bornstein
Jorge Cabrera
Atesh Chandra
Tasha Dickinson
David Duffy
Gail Engelberg
Brian Hurley
Paulette Koch
David Mack
Cara Coniglio McClure
Pamela Mclver
Bill Meyer
Sydell Miller
Trip Moore
Hess Musallet
Rita Nowak
Stephanie Ribakoff
Louise Snyder
Bill Tiefel
Betsy Turner
Wally Turner
Debra Vasilopoulos
Kathryn Vecellio
Allen Wyett

CLASS OF 2023

Suzanne Ainslie
Jay Boodheshwar
Paula Butler
Mark Cook
Carla Cove
Christine Curtis
Christina Dennis
Sheila Fine
Mary Freitas
Juliana Gendelman
J. Ira Harris
Darlene Jordan
Beth Lang
Matthew Lorentzen
Danielle Moore
Tom Quick
Cater Randolph
Joyce Reingold
Christine Stiller
Jessica Surovek
Dom Telesco
Simone Vickar
Rebecca Williams
Bob Wright

CLASS OF 2024

James Borynack
Nancy Brinker
Kristen Kelly Fisher
Cynthia Friedman
George Garfunkel
Stephen Hall, Jr.
Vicky Hunt
Ellen Jaffe
Jason Kalisman
Josephine Kalisman
Roberta Kozloff
Jeff Marcus
Heidi Niblack
Daniel Ponton
Richard Rothschild
John Scarpa
Laurie Silvers
Felicia Taylor
Robbi Toll
Susan Wright
Mark Zeidman


HONORARY LIFE MEMBERS

Michael J. Bracci
Gail Coniglio
Patricia Cook
Diana Ecclestone
Michele Kessler
Sidney Kohl
Paul Leone
Margaret Luntz
Sydelle Meyer
Anita Michaels
Lesly Smith

 561 655 1919

 561 655 1740

 info@palmbeachunitedway.org

 www.palmbeachunitedway.org

 [Townofpbunitedway](https://www.facebook.com/Townofpbunitedway)

 [@PBUnitedWay](https://twitter.com/PBUnitedWay)

 [pbunitedway](https://www.instagram.com/pbunitedway)



United HOMECARE®

There's just no place like home.

José K. Fuentes
Chairman

Michelle Barton-King Esq.
Vice Chairperson

Carlos L. Martínez
President & CEO

Pablo J. Pino
Treasurer

Michael Salem
Secretary

Dr. Pascal Goldschmidt MD

Maria E. Gomez

Maria G. Lamas MBA

Dr. Rudolph "Rudy" Moise DO, JD

Dr. Maria De Los Santos, Ph.D.

Joaquin E. "Jack" Leon, Esq.

Kathelyn "Kathy" Zimmerer, CPA

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

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 United Home Care Services, Inc. d/b/a United HomeCare® has with TD Bank. We have been working with and have received support from TD Bank and TD Charitable Foundation in Miami, Florida since approximately for close to two decades.

United HomeCare® is a 501(C)(3) nonprofit organization born of United Way Miami with a history of nearly half a century helping families care for their aging relatives, transforming the landscape of home and community services by promoting independence and quality of life for older adults. United HomeCare is a trusted industry leader known for pioneering advances in home care programs, disease management services, and educational support programs for seniors, a designated Community Care for the Elderly (CCE) and Alzheimer's Disease Initiative Case Management Lead Agency, Managed Long Term Care Home Care Services Home Care Provider, and United Way of Miami-Dade Impact Partner holding a market leadership position in Miami-Dade County since 1973.

TD Bank is a valued supporter of our organizational events and initiatives and an integral partner in our mission of caring for older and disabled adults and their family caregivers. In April 2021, United HomeCare successfully partnered with Florida Memorial University, a Historically Black College and University (HCBUS) to launch our Learn & Work Program Continuing Education and Training Initiative to address a local and national caregiver workforce crisis and economic disparities in underserved communities in Miami-Dade County. This initiative was made possible with the generous support of TD Bank through a community grant for our Learn and Work Program funded in part by the TD Charitable Foundation to address economic disparities in Miami Gardens and surrounding communities. Through our partnership we were able to reach a community that has been long underserved, contributing to economic development by providing training opportunities and access-to-jobs to individuals with a 40-Hour Home Health Aide Training and employment opportunities with United HomeCare. Through UHC's Learn & Work Program, our partnership "Partnering for an inclusive and equitable Miami," with FMU, and with TD Charitable Foundation's support, has been a catalyst for positive change in historically underserved communities in Miami-Dade County. This could not have been possible without TD's support of our vision and mission. Despite COVID-19 challenges, we successfully launched the Learn & Work Program and provided access-to-jobs through training/job opportunities to unemployed and underemployed individuals, as well as access-to-care for older adults age 60+ living in the community.



alliance for aging, inc.
MEMBER SINCE 2010

DEPARTMENT OF

ELDER
AFFAIRS
STATE OF FLORIDA

CHFP



United HomeCare® • 8400 NW 33rd Street, Suite 400 • Miami, FL 33122
T | 305.716.0710 • F | 305.468.0845 • www.unitedhomecare.com

United HomeCare® Letter of Support for
TD Bank, NA to acquire First Horizon Bank
April 15, 2022
Page 2 of 2

As far back as 2008, TD Bank's leadership have supported United HomeCare's main signature fundraising event, The Claude Pepper Awards. United HomeCare is also proud to have Pablo J. Pino, TD Bank Market President South Florida, serve on United HomeCare's Volunteer Board of Directors, as an Executive Committee Officer and Treasurer of the Board. Mr. Pino has been instrumental in guiding our strong financial health, ongoing accountability and transparency which earned us a "Give with Confidence" rating from of 100/100 from Charity Navigator, the world's largest and most independent non-profit evaluator.

Our Learn & Work Program initiative in Miami Gardens was made possible through a community impact grant from TD Charitable Foundation. Seth Dreyfuss, Vice President and Sr. Regional Giving Manager- Florida, and Mr. Pino were instrumental in providing us the opportunity to apply for the community grant and embraced our efforts to reach Miami-Dade County's most historically underserved communities with the launch of our Learn & Work Program. We are extremely grateful for their leadership and support throughout the years. TD's Marketing Department and Marketing Director, Angeliki La Bianca, has been an invaluable supporter of our mission through sponsorships of our main fundraising event, now in its 27th year, honoring the legacy of Senator Claude Pepper, a tireless advocate for older adults, and recognizing exceptional individuals who exemplify the spirit and ideals of the award's namesake. TD Bank, Commercial Loan Officer, Carolyn Guerra, went above and beyond to help guide our organization during the SBA Payroll Protection Program loan application process, which was of utmost importance to our organization especially during the COVID Pandemic when our essential and frontline workers were out in the field every day providing home care to our most vulnerable older adult population. It is a great experience doing business with TD Bank and TD Charitable Foundation. Everything in our interaction with TD and TD Charitable Foundation leadership from banking to investments to loans with exemplary leaders like Pablo J. Pino, Market President; Seth Dreyfuss, Vice President; Angeliki La Bianca, Marketing Director; Arlene Ekis, Executive Assistant to Pablo Pino; Rick Smith, Senior Investment Advisor, Rosa Pachon, Vice President / Relationship Manager, and Joubert Oliveras, Vice President, Store Manager- Doral Branch, and so many exemplary representatives of TD Bank has been A+. TD's leadership and employees are invaluable champions in our charitable business and mission of caring. We are tremendously proud to be a TD client and a recipient of their charitable support. All banks should as financially and socially responsible as TD Bank, and it starts with the leadership who are truly exceptional.

On behalf of United HomeCare®, 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 786.385.1018 or cmartinez@unitedhomecare.com.