

24-001

From: [REDACTED]
Sent: Tuesday, January 2, 2024 12:49 PM
To: [REDACTED]
Subject: Fw: TD Bank [REDACTED] - Unfair Equity Loan practices involving FHA Standing Partial Claims

CAUTION: EXTERNAL MAIL. DO NOT CLICK ON LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST
ATTENTION : COURRIEL EXTERNE. NE CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PIÈCES JOINTES AUXQUELS VOUS NE FAITES PAS CONFIANCE

[REDACTED]

[REDACTED]

----- Forwarded message -----

From: [REDACTED]
Date: Mon, Jan 1, 2024 at 4:53 PM
Subject: Fw: TD Bank [REDACTED] - Unfair Equity Loan practices involving FHA Standing Partial Claims

Good afternoon and Happy New Year Board Member [REDACTED]

First, I would like to apologize for contacting you at this email address.

I am a Washington, DC resident and applied for an [REDACTED] and I do not believe by loan application is being looked at objectively. After responding to the Conditional Approval questions / statements, I was told that the approval of the equity loan would put TD Bank in a third position because the first mortgage has a Partial Claim representing covid related missed payments moved to the rear of the mortgage. In the previous email, I inserted a page from the mortgage documents showing this is a single mortgage with two parts. The mortgage servicer [REDACTED] collects the entire loan amount at maturity, refinance, or sale and returns the missed payment amount which has already been paid to [REDACTED] by Hud/FHA. This is an FHA mortgage. It's guaranteed by HUD/FHA. Shouldn't a bank that offers FHA mortgages be willing to stand behind an FHA mortgage? There is no second mortgage or second position.

Board Member [REDACTED] it took my Wife and I two years to prepare to apply for this loan after covid. We have qualified on our merits. I will honestly tell YOU that We have come full circle with our home. It was 30 years ago when my Wife and I suffered at the hands of Chevy Chase / BF Saul and after A.G [REDACTED] stepped in, we were able to purchase this home. B.F. Saul and Chevy Chase Bank were redlining in this upper northwest community. In the past 30 years since buying the house we have not received a single fair mortgage or refinance transaction. Not a single break. Always paying additional points and fees unnecessarily, despite having decent credit, good jobs, and great salaries. Luckily the value is about one million dollars with the upgrades. I really don't think the banks realize that the upper northwest area of Washington, DC and Prince Georges County, Md are where many of the Supervisors and Managers for the DC Government and Federal Government live. DC [REDACTED] grew up six blocks from me and a retired DC Police Chief lives three blocks from us and lives next door to my [REDACTED] in one of the Approval Conditions. It's a mystery to me why there is no branch of TD Bank in my community.

Please have someone take an objective look at our HELOC application. I look forward to more branches of TD Bank in our neighborhood.

I have not copied anyone on this email.

Thank you for your time, Board Member [REDACTED] and Happy New Year.

Respectfully,

[REDACTED]
[REDACTED]
[REDACTED]

24-001

Response Type: Verbal

Response Type Detail: Phone Conversation

Resolution Date/Time: 1/3/2024

Resolution Entered By: [REDACTED]

Resolution Details: GM [REDACTED] spoke with the Customer on 1/3/24. Details below.

I spoke to the customer regarding our inability to provide them a loan due to the existing liens on the collateral property which they did not want to payoff. The customer understood our position but did not agree with it. They stated that they did not believe that it was the intent of the CARES ACT to prevent people from accessing the equity in their homes. The customer thanked me for contacting them and said that in all likelihood they were going to pursue this with HUD (they hold the 2nd lien) and possibly with other regulatory bodies.

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: FW: TD branch closing
Date: Wednesday, January 31, 2024 11:52:53 AM

Internal

-----Original Message-----

From: [REDACTED]
Sent: Wednesday, January 31, 2024 11:38 AM
To: [REDACTED]
Subject: TD branch closing

-----\r\nCAUTION: EXTERNAL MAIL. DO NOT CLICK ON
LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.\r\nATTENTION : COURRIEL EXTERNE. NE
CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PI\00C8CES JOINTES AUXQUELS VOUS NE
FAITES PAS CONFIANCE\r\n-----

Hello. My name is [REDACTED] and I am a customer of TD Bank. I have been since TD took over the former Commerce Bank building on Route 42 in Turnersville, NJ. where I was also a customer. We have been informed that this branch is closing. This is a huge mistake on your part. By closing this branch there will be NO TD Bank branches on Route 42 which is a major highway and a heavily travelled route that connects Philadelphia to South Jersey and the South Jersey beaches. You closed the branch at Route 42 and Cross-Keys Rd a few years ago. The bank manager and every employee in this branch has been an asset to your company. They are collectively knowledgeable, friendly, and the most helpful staff of folks I've encountered in any business. The branch itself is easy to access, the parking lot is spacious, and there are a sufficient number of drive-thru lanes to accommodate. I can't say the same for the branch at Hurffville-Cross Keys and Ganttown Roads which is where you are now forcing me to go. The parking lot there is a nightmare being small and close. The two drive-thru lanes are always crowded and as slow as molasses. I am not happy with your choice of branch closure. Since there is another branch on Egg Harbor Rd a few miles further it would have made more sense to keep the Route 42 branch and that one at Egg Harbor to service customers across the entire Washington Township instead of omitting all of the residents east of Route 42. I am seriously considering changing my bank entirely to another company.

[REDACTED]

Sent from my iPhone

From: [REDACTED]
To: [REDACTED]
Subject: TD branch closing
Date: Monday, February 5, 2024 4:32:18 PM

Dear [REDACTED]

Thank you for your recent communication regarding the consolidation of our Store located at Ganttown. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations. We know that these types of changes are never easy, but want to reassure you that the team of banking professionals at your new bank location is committed to delivering the same legendary Customer experiences that you have come to expect from TD Bank.

We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24 hours/day 7 days/week (1-888-751-9000)
- And, a vast network of ATMs

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank and would be happy to discuss them further at your convenience.

We want to make this transition as easy as possible for you. If you have any questions, please don't hesitate to call us at [REDACTED]

Sincerely,

[REDACTED] Customer Experience Officer
Customer Advocacy and Insights, Office of the CEO
TD Bank, America's Most Convenient Bank

 Please consider the environment before printing this email.

Internal

TDB: Customer Follow-up Request: Low score - goes to next state in 94 hours NEW



[Redacted]

February 23, 2024 at 8:29 AM EST

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

Profile

Alert Type	[Redacted]	Response Date	[Redacted]
Alert Reopened	[Redacted]	Creation Date	[Redacted]
Survey Program	[Redacted]	Transaction entry date	[Redacted]
Sub Program	[Redacted]	TDB Customer type	[Redacted]
Survey Type	[Redacted]	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	[Redacted]
Market	[Redacted]	Survey Status	[Redacted]
Retail Market President	[Redacted]	Included in LEI Score	[Redacted]
Metro Market	[Redacted]		
Shop/BM Start Date	[Redacted]		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
02/23/2024, 8:29:58 AM EST - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
02/23/2024, 8:29:53 AM EST - System Generated
EE/B

Comment

Ease comment

The inside experience was great. You could offer me the option of getting my money from another bank's ATM for free as there are plenty of other banks I could stop at that are much closer to my home. I hate having to pay a fee to get my own money. Open the North Adams branch again.

Overall Comments

Your Williamstown branch is inconvenient. Another ATM if not a branch in North Adams would be helpful. I think the only reason this Williamstown branch stayed is because it is on the main shopping street in the middle of a college campus.

Reason for Scores

The tellers are great. The experience inside the bank was great. You only get a midland score as parking is an issue. There is no drive up. You closed the only bank (North Adams, MA) that had parking and a drive up. Besides this banks ATM, the only other ATM is in Colonial Shopping Center and I can't say how many times I have stopped there to get \$ and the ATM is down. I have considered leaving this bank multiple times because of all of these issues.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Additional information

Recent store interaction In person inside the store In person at the drive-up service I did not have an interaction with a store representative

Privacy opt-ins

Privacy opt-in Yes No

From: [REDACTED]
To: [REDACTED]
Subject: TD Bank Survey Concerns
Date: Tuesday, March 5, 2024 12:45:06 PM

Dear [REDACTED]

Thank you for your recent communication regarding the consolidation of our Store located at North Adams. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations. We know that these types of changes are never easy, but want to reassure you that the team of banking professionals at your new bank location is committed to delivering the same legendary Customer experiences that you have come to expect from TD Bank. We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

- Our new and improved Online Banking Site (TD Bank.com)
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- And, a vast network of ATMs While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank and would be happy to discuss them further at your convenience. We want to make this transition as easy as possible for you. If you have any questions, please don't hesitate to call us at [REDACTED].

Sincerely,

[REDACTED] Customer Experience Officer
Customer Advocacy and Insights, Office of the CEO
TD Bank, America's Most Convenient Bank

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Internal

TDB: Customer Follow-up Request: Low score - goes to next state in 28 hours NEW



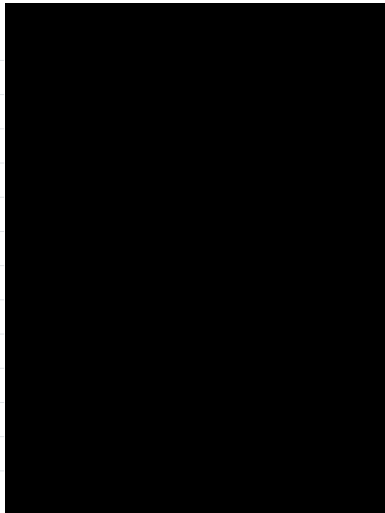
[Redacted]

March 5, 2024 at 6:12 PM EST

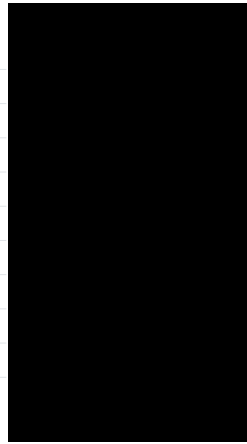
- Respond ▼
- Assign to me
- Assign Alert
- Close Alert
- Add Note

Profile

- Alert Type
- Alert Reopened
- Survey Program
- Sub Program
- Survey Type
- Team/Unit
- Employee ID
- TDB: Region
- Regional Operations Officer
- Market
- Retail Market President
- Metro Market
- Shop/BM Start Date
- Survey ID



- Response Date
- Creation Date
- Transaction entry date
- TDB Customer type
- Customer full name
- Email name
- Customer phone number
- Customer email
- Survey Language
- Survey Status
- Included in LEI Score



Actions Taken

- 🔔 **Alert status set to New**
03/05/2024, 6:12:36 PM EST · System Generated
- 🔔 **Alert Created: TDB: Customer Follow-up Request: Low score**
03/05/2024, 6:12:23 PM EST · System Generated
EE/B

Comment

💬 Ease comment
🗑️ Nothing

Overall Comments

🗑️ You guys blew it. 🗑️ Losing me as a customer

Reason for Scores

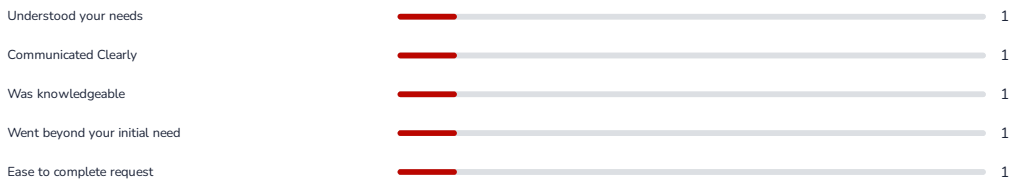
🗑️ Really upset that you closed the Camden Maine location. 🗑️ It is out of my way and my schedule to drive to Rockland to do my banking. 🗑️ I am looking into opening an account in Camden and transferring my banking from TD banking

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Additional information

Recent store interaction In person inside the store In person at the drive-up service I did not have an interaction with a store representative

Privacy opt-ins

Privacy opt-in Yes No

**Bank**

America's Most Convenient Bank®

03/06/2024

Dear 


Thank you for your recent communication regarding the consolidation of our Store located at Camden. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

We know that these types of changes are never easy but want to reassure you that the team of banking professionals at your new bank location is committed to the same legendary Customer experiences and choices that you have come to expect from TD Bank.

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- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 (1-888-751-9000)

While electronic banking services can't replace familiar, smiling faces, we believe these options can complement your personal visits to TD Bank. We'd be happy to discuss them further at your convenience.

The local team is ready and here for you! Please feel free to reach out so that we can personalize solutions regarding your banking needs at 

Sincerely,



Store Manager, Assistant Vice President
Rockland

TD Bank, America's Most Convenient Bank ®

From: [REDACTED]
To: [REDACTED]
Subject: Re: [REDACTED]
Date: Thursday, March 7, 2024 2:05:13 PM
Attachments: [REDACTED]

Good Afternoon,

I just connected with [REDACTED] he thanked me for calling. He said the reason for his frustration is he enjoyed coming to the bank . It was easy access said the people in Camden were his friends. I educated him that we can sit down on Thursday work together and come up with a plan, so he doesn't have to visit the bank as often I gave him my cell phone number, so he'll always be connected.

Thank you,
[REDACTED]

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