

empowering young people to  
own their economic success

*Friday, April 8, 2022*

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia Ten Independence Mall  
Philadelphia, PA 19106 Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Junior Achievement of Middle TN, 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 Junior Achievement and our mission to inspire and prepare young people to succeed in Nashville, TN and surrounding areas. With First Horizon's support, we have been able to provide financial education to students with First Horizon as a supporting partner for over 15 years.

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 "Trent Klingensmith".

Trent Klingensmith, President

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

April 1, 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](mailto: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](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to acquire First Horizon Bank**

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Junior Achievement of South Florida has with TD Bank. We have been partnering with TD Bank in Broward County for many years. Our partnership is one of mutual respect and appreciation. All of our banking business, including operations accounts, capital improvement accounts, as well as all loans and a large mortgage/bond, are conducted with TD Bank.

Junior Achievement's mission of financial literacy, work readiness and entrepreneurship has been embraced by our local representatives and we are fortunate to have them as ambassadors and supporters of our work. The involvement of key bank representatives has absolutely strengthened the relationship over the years. In addition, TD Bank employees are involved in JA programs through volunteering and mentoring.

In addition to providing great service and support of JA's banking needs, TD Bank has supported JA financially through its Foundation and local event sponsorships. This is the sign of a strong, mutually supportive partnership.

Having also partnered with First Horizon, the unification of these two organizations that have a huge commitment to their communities is sure to be a success. On behalf of Junior Achievement of South Florida, 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.

Thank you for the opportunity to share our experience.

Sincerely,



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**From:** Angela Fisher <afisher@jaswfl.org>  
**Sent:** Friday, April 22, 2022 11:25 AM  
**To:** comments.applications@phil.frb.org; CCO Large Banks  
**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 Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Junior Achievement of Southwest 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 Junior Achievement of Southwest Florida and mission to inspire and prepare young people to succeed in a global economy in Charlotte, Lee, and Collier counties. With First Horizon's support, we have been able to provide educational programs to students Kindergarten - 12<sup>th</sup> grade about financial literacy and work and career readiness. JA's programs teach young people how to make smart economic and academic choices, therefore bettering the communities we live in. We have a long-standing relationship with First Horizon going back more than 10 years. With the support of First Horizon both financially and with volunteer/mentors teaching JA financial literacy programs in the community to students in southwest Florida. Not only have team members volunteered, but JA has also recognized First Horizon for its commitment to volunteering and supporting JA several times as Business Partner of the Year. Over the past seven years with First Horizons support JA has been able to increase our student impact by more than 96%. With their valuable partnership and commitment to the community we will continue to significantly grow our impact!

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,

Angela Fisher

**Angela Fisher** | President & CEO  
**Junior Achievement of Southwest Florida**  
13241 University Drive, Suite 102 | Fort Myers, FL 33907  
**239.225.2590** | [afisher@jaswfl.org](mailto:afisher@jaswfl.org)



**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.



Junior Achievement of Tampa Bay  
13707 N. 22<sup>nd</sup> St.  
Tampa FL 33613  
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TOLL FREE: (800) 481-7599  
FAX: (727) 538-4858  
Web Site: [www.jatampabay.org](http://www.jatampabay.org)

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  
Email: [LargeBanks@occ.treas.gov](mailto: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 Junior Achievement of Tampa Bay 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 JA and our mission to inspire and prepare young people to succeed in a global economy. With First Horizon's support since 2017 we have been able to inspire 1000's of students while teaching them work readiness, entrepreneurship and financial literacy.

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 Yours,

A handwritten signature in blue ink, appearing to read "JE", is placed over a light blue rectangular background.

Jon Epps, Vice President of Corporate Partnerships

cc: *First Horizon Bank via email at* [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





*Decriminalize Housing*

Apr 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  
Email: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to acquire First Horizon Bank**

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that *Justice 4 Housing* has with TD Bank. Justice 4 Housing is a grassroots organization committed to ending housing discrimination and homelessness for justice-involved individuals impacted by domestic violence and incarceration.

We are committed to your mission and your work in the community. As a result, we are in the preliminary phase of planning for the development affordable housing; creating homeownership opportunities for Black and Latino, formerly incarcerated people returning to their home communities re-invests wealth back into Boston's Urban neighborhoods, stabilizing against gentrification. J4H addresses wealth disparities and transforms neighborhoods, creating generational wealth that will remain in BIPOC communities, helping close Boston's racial wealth gaps and creating stronger family units.

I understand that this is a request of your valuable time, so TD Bank and I deeply appreciate any support that you can provide. First Horizon and TD share a common belief that we can only thrive when the communities in which we live, and work also thrive. TD is committed to growing our presence and investments across all states in which TD and First Horizon operate and to making an impact through the critical work of organizations such as Justice 4 Housing.

We have been fortunate to have Anthony Gaymes, VP| Relationship Manager, TD Bank on Justice 4 Housing's Board of Directors, serving as its Board Treasurer in Boston, MA. Anthony has provided excellent financial guidance to our organization as well as future endeavors, with TD since 2021

On behalf of *Justice 4 Housing*, 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 [lcredle@justice4housing.org](mailto:lcredle@justice4housing.org)

Sincerely,

*Leslie Credle*  
Founder, and Executive Director



Educates children, strengthens families and builds community

April 8, 2022

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

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**Board of Directors**

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- Yvette Jones
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- Stephen Parker Pate
- John Pitzer
- Jerrinia Smith
- Cleveland Spears III
- Adam Swensek
- Sue Williamson
- Dominique Wilson

Keith H. Liederman,  
Ph.D.  
*Chief Executive Officer*

**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 Kingsley House, 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 Kingsley House and mission to Educate Children, Strengthen Families and Build Community in New Orleans, LA. With First Horizon's support, we have been able to grow our Whole Family approach which provides parents with career advancement and asset building strategies, while simultaneously preparing their children for success in school. Kingsley House's comprehensive programming covers the areas of education, health and wellbeing, social capital, employment and family economic security, which are all inextricably linked to disrupt root causes of cyclical poverty. This approach centers on the idea that the delivery of programs, services, and resources supporting children and parents together helps families break cycles of generational poverty and strengthens our 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,

Keith Liederman, Ph.D.  
Chief Executive Officer

Donna Betzer  
Chief Development Officer

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





Wednesday, April 20, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 community and programs. On behalf of the Kingsport Chamber Foundation and Kingsport Office of Small Business Development & Entrepreneurship (KOSBE), please accept this letter of support recognizing the committed partnership we enjoy with the bank. KOSBE is a program of the Kingsport Chamber Foundation, a 501(c)3 non-profit organization.

First Horizon has been a valued partner of the Kingsport Chamber Foundation and KOSBE in fulfilling our mission: To support small businesses, improve the climate for small business, and contribute to the vitality of the small business sector in Kingsport, Tennessee, and the surrounding area. With First Horizon's support, we have been able to provide technical assistance (including but limited to counseling and training) to over 1,400 clients creating over 700 new jobs and retaining/saving over 1,000 jobs. Specifically, First Horizon Bank has been our partner in recognizing and celebrating small businesses for many years via our annual KOSBE Awards, as well as providing general program support which enables us to provide services that increase small businesses' access to capital.

Through our regular 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 and continues to do, to support our mutual objectives. If I can provide any further information, do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew Salves".

Executive Director, KOSBE - Kingsport Chamber

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

*Programs of the Kingsport Chamber Foundation include: Communications & Development; Downtown Concert Series; Downtown Kingsport Association; Education & Workforce Development; Fun Fest; Healthy Kingsport; Keep Kingsport Beautiful; Kingsport Leadership Programs (Leadership Kingsport, PEAK Young Professionals, S.C.R.E.A.M.! and S.H.O.U.T.!® Youth Leadership); Kingsport Office of Small Business Development & Entrepreneurship (KOSBE); Move to Kingsport; Santa Train; Tennessee/Virginia Scholars; and Visit Kingsport.*





**Knoxville Area  
Urban League**

*Empowering Communities.  
Changing Lives.*

1514 East Fifth Avenue  
Knoxville, Tennessee 37917  
Phone: 865-524-5511  
Fax: 865-525-5154  
info@thekaul.org  
www.thekaul.org

April 6, 2022

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

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Office of the Comptroller of the Currency  
340 Madison Avenue, Fifth Floor  
New York, New York 10173  
Email: [LargeBanks@occ.treas.gov](mailto: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 Knoxville Area Urban League, a 501(c)3 non-profit organization, please accept this letter of support acknowledging the committed partnership we have shared with the bank for many years.

First Horizon has been a valued partner of the Knoxville Area Urban and our mission to help build and revitalize communities we serve through sound lending and good business practices that benefit the bank and our community in *Knoxville, Tennessee*. With First Horizon's support, we have been able to accomplish our mission through programs and services focused on workforce development, economic and business development, housing and community development, and education and youth. KAUL and First Horizon are invested in serving the people of our community. For some, it is finding a quality job or starting a business; for others, it is buying their first home.

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

Sincerely,

Phyllis Y. Nichols

President/Chief Executive Officer

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



Community Partner



We build strength, stability, self-reliance *and* shelter.

April 15, 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](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to Acquire First Horizon Bank**

Dear Mr. Almonte:

I am writing on behalf of Lafayette Habitat for Humanity to recognize First Horizon Bank for its continued generosity and support of our programs. Please accept this letter of support recognizing the long-term committed partnership we enjoy with the bank, which we expect will continue through the acquisition of First Horizon by TD Bank.

First Horizon has been a valued partner to Lafayette Habitat for Humanity since our founding in 1992 as an affiliate of Habitat for Humanity International. The bank has advanced our mission of building homes, communities and hope in Lafayette and across southwest Louisiana through financial sponsorships, operations support, active participation by upper-level management on our Board of Directors, and employee volunteer engagement on our build sites and at other events. In addition, with First Horizon's support we have been able to nearly double our production of affordable homes over the past 5 years through the bank's purchase of Lafayette HFH homeowners' mortgages.

I have had the privilege of serving on the First Horizon Community Advisory Board for the past 4 years and know first-hand the bank's commitment to the communities and businesses they serve. We are grateful for all that the bank has done to support our mission. Please let me know if I can provide further information.

Sincerely,

A handwritten signature in blue ink, appearing to read "Melinda Taylor".

Melinda Taylor  
Executive Director

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*



## EMPOWERING PEOPLE REVITALIZING THE COMMUNITY

RAYMOND L. LAMBOY  
PRESIDENT & CEO

MARILUZ GONZALEZ  
CHAIRWOMAN

VIA EMAIL

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  
Email: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

Re: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkey:

As President and CEO of the Latin American Economic Development Association (LAEDA), I want to express my gratitude for TD Bank's continued support over the years, especially during our continued expansion into Atlantic, Gloucester and Cumberland counties in New Jersey.

Since its founding in 1987, LAEDA's pursuit of its mission has evolved from its core program the Entrepreneurial Development Training Program (EDTP) to a comprehensive economic growth strategy enveloping individual empowerment, business growth and market place development. This strategy is designed to rebuild the economic infrastructure of the City of Camden and similarly situated cities to the benefit of the economically disadvantaged of the communities we serve.

TD Bank and team have supported our mission so many ways over the past three years. TD team members have supported our Entrepreneurial Development Training Program and Women's Business Academy as instructors for our banking and accounting units three times per year. TD's Give to Grow program has provided experienced managers to help LAEDA refine its strategic goals and set a course for growth. These offerings have been in both Spanish and English and have featured TD staff as presenters with more than 45 individuals have taken advantage of our programming in these communities resulting in numerous hours of business counseling. TD Bank has truly been a critical partner to LAEDA as well as the community at large.

On behalf of LAEDA, 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.

Should you have any questions, please do not hesitate to contact me directly.

Sincerely,

Raymond L. Lamboy

433 Market Street, Suite 202 Camden, New Jersey 08102

Website: [LAEDA.COM](http://LAEDA.COM) Phone: **856-338-1177** Fax: **856-963-1835** E-mail: [info@laeda.com](mailto:info@laeda.com)

President & CEO



433 Market Street, Suite 202 Camden, New Jersey 08102

Website: **LAEDA.COM** Phone: **856-338-1177** Fax: **856-963-1835** E-mail: **info@laeda.com**



Friday, 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](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to acquire First Horizon Bank**

Dear Mr. Almonte,

I am writing today in support of TD Bank and in recognition of the relationship that Leadership Brainery, Inc. has had with TD Bank in Boston, MA, since 2020.

Leadership Brainery is a 501(c)(3) organization addressing inequitable access to master's and doctoral degrees and workforce leadership opportunities for underrepresented talent, including people of color, individuals from a lower socioeconomic status, and LGBTQ individuals. We work with prospective and current graduate students, academic institutions, employers, and committed community members to create systemic change.

TD Bank has helped us fulfill our mission in many different ways over the past couple of years:

1. TD Bank has financially sponsored our 2020 & 2021 Impact Summit & Recruitment Fair, which is an annual convening of diverse leaders seeking graduate school-level education to access high-impact careers and establish financial stability for themselves and their communities;
2. TD Bank has participated in our recruitment fair to ensure more diverse talent can access their internship and employment opportunities;
3. TD Bank facilitated a financial literacy workshop for our undergraduate and graduate students to learn about building financial wealth, managing credit, and paying off student loans; and
4. Leadership Brainery staff has participated in workshops with TD Bank employees to share our mission and expertise around diversity, equity, inclusion, belonging, and justice;

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

Please let me know if I can answer any questions or provide additional details. You may reach me at [derrickjr@leadershipbrainery.org](mailto:derrickjr@leadershipbrainery.org).

Sincerely,



Derrick Young Jr., Co-founder & Executive Director



2448A 18th Street NW  
Washington, DC 20009  
(202) 709-0652 | LifeAsset.org

Thursday, 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](mailto: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 Life Asset Inc. has with TD Bank. We have been working with and have received support from TD Bank in Washington DC since 2014.

Life Asset is a CDFI (Certified Development Financial Institution) with the mission to alleviate poverty, expand economic opportunities, and promote dignity and self-reliance in the greater Washington, DC, area by empowering local low-income entrepreneurs with affordable financial products, services, and education. Our proven microlending model (modeled after Grameen Bank) uses “social collateral” rather than traditional loan underwriting criteria to secure loans, allowing us to serve a diverse population of low-income entrepreneurs who do not qualify for a loan elsewhere. 100% of our clients are low-income.

TD has been instrumental to Life Asset’s growth over the years. TD was one of the first banks who supported our newly started operation in 2014, which had a catalytic effect among other funders. In addition to generous annual grants from the TD Charitable Foundation, TD volunteers have regularly participated in, and provided excellent financial and business training to our clients. This support has enabled Life Asset to strengthen the operations of the organization, get certified as a CDFI and seen a rapid growth of number of entrepreneurs served. Life Asset is one of the largest microlenders in the Washington DC area. We are very appreciative of the flexibility of TD’s support which is very unusual in our region.

On behalf of Life Asset, I am pleased to support TD 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 [mlarsson@lifeasset.org](mailto:mlarsson@lifeasset.org) or via my cell: 202-549-6118.

Sincerely,

*Markus Larsson*

Markus Larsson, Founder & Executive Director



April 6, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Literacy Council of Southwest Louisiana, 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 Literacy Council's mission of helping people in Southwest Louisiana improve their literacy skills. We provide services in Lake Charles, Jennings, and DeRidder.

With First Horizon's support we have been able to provide adults in our community with instructional programs and classes. For several years now, First Horizon employees have helped us to do this by serving as members of our board of directors and managing financial aspects of our fund development.

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

Respectfully,

Tommeka Semien  
Literacy Council of SWLA, Inc.  
Executive Director

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



THE LITERACY COUNCIL OF SOUTHWEST LOUISIANA, INC.  
Ph: 337.494.7000 Fax: 337-494-7915 [www.LiteracySWLA.org](http://www.LiteracySWLA.org)  
809 Kirby Street, Suite 126 Lake Charles, LA 70601





April 8, 2022

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

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New York, New York 10173  
Email: [LargeBanks@occ.treas.gov](mailto: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 Live Oak Camp, 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 Live Oak Camp and mission to build a diverse network of New Orleans's future leaders through sleep-away camp and year-round leadership training. With First Horizon's support, we have been able to increase the number of scholarships that we provide to low-income campers to attend camp and participate all year round with Live Oak. Their generous support over the last four years has had an immense impact on our campers and families.

Through our engagement with First Horizon, we know firsthand 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,

Jack Carey  
Founder and Executive Director  
Live Oak Wilderness Camp

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





**April 22, 2022**

Jason Almonte  
Director for Large Bank Licensing  
Office of the Comptroller of the Currency  
[largebanks@occ.treas.gov](mailto:largebanks@occ.treas.gov)

James W. Corkery  
Assistant Vice President for Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
[Comments.applications@phil.frb.org](mailto:Comments.applications@phil.frb.org)

Dear Messrs. Almonte and Corkery,

The Local Initiatives Support Corporation (LISC) is pleased to provide comments regarding Toronto Dominion Bank's (TD Bank) proposed acquisition of First Horizon Corporation (First Horizon). LISC has partnered extensively with TD Bank in support of our community development initiatives, and we look forward to ongoing collaboration and enhanced outcomes assuming the acquisition is approved.

LISC is a non-profit housing and community development organization and certified Community Development Financial Institution (CDFI) with offices in 38 cities throughout the country, and a rural network encompassing over 130 partners serving 46 different states. LISC invests approximately \$2 billion each year in these communities and our work covers a wide range of activities, including housing, economic development, building family wealth and incomes, education, and creating healthy communities.

LISC has had long term and valuable relationship with TD Bank. **TD Bank has provided over \$596 million** in grants, loans, investments and in-kind to support the work of LISC and our affiliates, including:

- \$542.6 million of equity in Low Income Housing Tax Credit investments through our subsidiary the National Equity Fund (NEF), to support affordable housing development throughout the country.
- Below-market loans totaling \$48.3 million, which LISC has used to help lower the costs of debt for our CDC partners working in distressed neighborhoods.

- \$5.26 million in total grant support. In 2021 alone, TD Bank provided \$450,000 in grant support to LISC to help fund our operations in 11 different LISC markets in the U.S.

TD Bank has also provided additional financial support to many of our local LISC offices through sponsorship of events, and four TD Bank representatives currently sit on the Local Advisory Boards of six local LISC offices.

In short, LISC has collaborated substantially with TD Bank over the years in support of our community development work. TD Bank has been an exemplary partner to LISC, and we endorse the merger with the hope it results in even deeper engagement in vulnerable and underserved communities, through both comprehensive community development financing and the provision of convenient and full retail services.

We thank you for consideration of these comments.

Sincerely,

A handwritten signature in cursive script that reads "Lisa L. Glover".

Lisa L. Glover  
Chief Executive Officer



April 22, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Email: [comments.applications@phil.frb.org](mailto:comments.applications@phil.frb.org)

&

Mr. Jason Almonte  
Director for Large Bank Licensing  
Office of the Comptroller of the Currency  
Email: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to acquire First Horizon Bank**

Dear Mr. Corkery/Mr. Almonte,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Sundari Foundation, Inc. dba Lotus House Women's Shelter has with TD Bank. We have been working together in shared mission and service for several years as grateful recipients of grant funding and volunteer service, impacting the lives of women and children experiencing homelessness in Miami, FL.

Founded in 2004, Lotus House is dedicated to improving the lives of women, youth and children experiencing homelessness by ensuring that they have the sanctuary, support, education and resources needed to heal, grow, and blossom into who they were truly meant to be. The first initiative of the Foundation was the establishment of the Lotus House Women's Shelter in 2006 in the heart of Overtown, Miami serving homeless women. Utilizing an innovative, trauma-informed, holistic format, Lotus House provides shelter and multi-faceted, comprehensive supportive services, including access to medical and mental health care, parenting education, counseling and parent/child therapy, life skills and educational advancement, job readiness training, and a host of enrichment activities from art and acupuncture to yoga and meditation offering alternative pathways to healing.

Today, as the largest shelter for women and children in the nation, we house over 500 women and children on a daily basis and over 1,550 annually, giving these fragile families the time and tools needed to heal, improving the quality of their lives on every level, helping them achieving greater self-sufficiency, and assisting them transition to their new homes.

From supporting a capital expansion project starting in 2014 to most recently providing funding for our health and wellness and community outreach initiatives, helping to address health disparities among those we serve and those in our community of Overtown, TD Bank has been a longtime advocate and supporter of Lotus House and the thousands of vulnerable women and children who have benefitted from our safe shelter and deep therapeutic supports.

On behalf of Lotus House, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their wonderful 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 [beatrice@lotushouse.org](mailto:beatrice@lotushouse.org)

Sincerely,

A handwritten signature in blue ink that reads "Beatrice A. Gumay". The signature is written in a cursive style with a large initial 'B'.

Beatrice Gonzalez  
Deputy Director





**Board of Directors**

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Sharonda Williams  
*New Orleans*

*April 22, 2022*

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Louisiana Endowment for the Humanities, 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 Louisiana Endowment for the Humanities' Prime Time programs and mission to create the precondition for future learning among economically and educationally vulnerable families in Lafayette and Iberia parishes (counties) of Louisiana. With First Horizon's support, we have been able to renovate and open Prime Time's high quality early childhood education service at the historic Immaculate Heart of Mary School campus in Lafayette, with the potential to serve 150+ families living in poverty. Bank support has also allowed LEH to advance renovations of the historic gymnasium on campus, which will be converted into a much-needed community center.

Through our engagement with First Horizon, we know first-hand the bank's commitment to the people 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,

cc: *First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

## *Main South Community Development Corporation*

875 Main Street  
Worcester, Massachusetts 01610  
(508) 752-6181 / FAX (508) 797-4514

---

J. Stephen Teasdale, Executive Director  
Hilda Ramirez, President

April 19, 2022

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

Email: [LargeBanks@occ.treas.gov](mailto: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 Main South Community Development Corporation has with TD Bank. We have been working with and receiving financial support for our work from TD Bank in Worcester, MA since 2014.

“The Main South CDC is a neighborhood- based and resident- governed organization that, through inclusive decision-making, seeks to create a neighborhood of opportunity for all and promote our core principles of racial equity and social justice. We advance our mission through the development and sustainability of quality affordable housing, the advancement of educational, economic and recreational opportunities and the creation of a safe, healthy and blight free physical environment.”

Since its establishment in 1988, the Main South CDC has developed over 350 units of affordable housing and supported the development of an additional 98 units. The agency continues to own and manage its own housing units thus preserving their affordability. The Main South CDC is however much more than just a housing developer. Its housing development activities represent a place-based approach to a holistic neighborhood revitalization strategy. Combined with its business development work, youth violence prevention program, placemaking activities and community organizing efforts, the Main South CDC has established itself as a vehicle for transformative change in the diverse, economically challenged, lower income neighborhood of Main South.

TD Bank has been a partner in helping us in our work. In 2014 it awarded Main South CDC a \$100,000 affordable housing grant, which was used to support the gut rehabilitation of a burnt

*Letter to Mr. Jason Almonte*

and abandoned nine family residential structure in the heart of our revitalization district. The building was successfully renovated and now provides 9 high quality rental units for low/moderate income families as well as for three veterans who were formerly homeless. In addition, TD Bank participated in purchasing over \$4 million of bonds from MassDevelopment to provide the equity for the Main South CDC's refinancing and renovation of 80 units of its affordable rental housing portfolio thus preserving the quality and affordability of these units. TD Bank continues to support our agencies operations with annual financial contributions.

On behalf of the Main South Community Development 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. My contact information is:

J. Stephen Teasdale, Executive Director  
Main South Community Development Corporation  
875 Main Street  
Worcester, MA. 01610.

Sincerely,

J. Stephen Teasdale, Executive Director  
Main South CDC  
(508) 752-6181

[steasdale@mainsouthcdc.org](mailto:steasdale@mainsouthcdc.org)

cc: Stephen DeMartino; TD Bank

April 1, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

RE: TD Bank, NA to Acquire First Horizon Bank

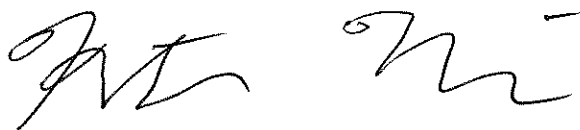
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of the Martha O'Bryan 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 the Martha O'Bryan Center's mission to empower children, youth, and adults in poverty to transform their lives through work, education, employment and fellowship in Nashville, TN. With First Horizon's support, we have been able to expand our college access and college completion supports to Nashville's highest need schools, helping more than 1600 students be accepted to college and more than 1300 enroll.

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 'KM' followed by a stylized flourish.

Kent Miller  
Chief Operating Officer  
Martha O'Bryan Center

---

**From:** Scott Bjork <sbjork@memphisunionmission.org>  
**Sent:** Tuesday, April 19, 2022 4:58 PM  
**To:** comments.applications@phil.frb.org; CCO Large Banks  
**Cc:** CRA@firsthorizon.com  
**Subject:** [EXTERNAL][Sender\_Unverified] 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.

April 18, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Memphis Union Mission, 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 Memphis Union Mission for the past three decades here in Memphis TN. First Horizon has helped us apply for AHP grants, provided financing for new facility construction and has provide lead gift grants from both from First Horizon and its foundation.

When we were in a capital campaign to raise \$23 million dollars to replace our aging Emergency Shelter Mr. Bruce Hopkins, Chairman of the West Tennessee region of First Horizon Bank volunteered to become our Campaign Cabinet

Chairman. He spent innumerable hours on our behalf to make our campaign a success. We are deeply appreciative of Mr. Hopkins and First Horizon Bank.

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

Sincerely,

D. Scott Bjork  
President & CEO

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

D. Scott Bjork  
President & CEO  
Memphis Union Mission  
(901) 526-8434 ext. 1007



[www.memphisunionmission.org](http://www.memphisunionmission.org)

*Everything that we do is to help transform the lives of those who have struggled with addiction, poverty, and homelessness. We want to make the love of God so real you can touch it!*

**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.



  
metropolitan**arts**council  
16 Augusta Street • Greenville, SC 29601

RETURN SERVICE REQUESTED

GREENVILLE SC 296



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

10173-069905



March 31, 2022



16 Augusta St • Greenville, SC 29601  
(864) 467-3132 • fax: (864) 467-3133  
mac@greenvilleARTS.com  
greenvilleARTS.com

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

Dear Mr. Almonte,

**Board of Directors**

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Anne Woods, Secretary  
Sandy Watkins, Treasurer  
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Rainer Blickle  
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Josh Smith  
Bill Stephenson  
Peter Tilkemeier  
Laura Turner  
Fabian Unterzaucher  
Genevieve Weaver  
Irv Welling  
Janette W. Wesley  
The Honorable Knox White  
Penn Williams  
Rush Wilson

Executive Director  
Alan Ethridge

It is a great privilege to write of letter of endorsement for the acquisition of First Horizon Bank by TD Bank. This new bank will create significantly expanded financial services for many communities throughout the South and along the East Coast. TD Bank has the resources to be corporate leaders and philanthropists in many new areas in the country, and it will also provide many more convenient banking services for thousands of Americans.

The local executive leaders of TD firmly believe that the arts are key to a well-rounded education and the development of critical thinking and creative problem solving. These are skills that are essential to the development of our future leaders across all professions.

In the Greenville community, TD is the largest corporate donor to the arts. The company generously supports a variety of Greenville's most valuable cultural assets. Since 2005, TD has been the title sponsor of Artisphere, our spring arts festival that is consistently ranked among the top 10 arts festivals in the country. Other arts organizations that have been supported by TD include the Greenville County Museum of Art, the Greenville Symphony Orchestra, the Peace Center, and The Warehouse Theatre.

TD Bank is also the largest corporate donor to the Metropolitan Arts Council (MAC). In 2016, the bank established the TD Center for Arts Integration in support of MAC's established and highly successful arts education program in the Greenville County Schools. The support has enabled MAC to expand the program into 79 schools of the 101 in the district. In 2021, the bank renewed its support for another five years. Since 2002, TD Bank has supported the TD Bank Business and the Arts Partnership Awards that are presented at the MAC annual meeting every March.

Virtually every local TD executive serves on numerous boards of non-profit organizations including those involved in health and human services, education, the environment and the arts. Both Michael Cooper, Senior Middle Market Lender Deployment Director, TD Community Development Corporation, and Chris Fincher, Regional Vice President, are currently serving on the MAC Board of Directors. Mr. Cooper served as Chairman of the Board during the COVID-19 pandemic, and his financial acumen and experience ensured the organization's success during the most challenging period of its 48-year history. At the 201 MAC annual meeting, David Lominack, TD Market President for South Carolina, received the Ann C. Sherard Young Supporter of the Arts Award for his generous and loyal support of the arts, both personally and professionally.

Since 2002, the Metropolitan Arts Council has had a long-standing partnership with TD Bank. TD houses our four financial accounts, and it is also the issuer of our corporate credit cards. Its employees are always helpful, professional and committed to providing outstanding customer service. It is no wonder that TD's marketing includes the tagline, "America's most convenient bank."

The acquisition of First Horizon Bank will allow TD to continue its philanthropic endeavors in new markets, thereby strengthening these areas with outstanding financial options for residents and with enhanced community support. In you would like to discuss this in greater detail, please call me at (864) 467-3132 or e-mail me at [alan@greenvillearts.com](mailto:alan@greenvillearts.com). Thank you for your time and consideration.

Sincerely,

Alan Ethridge  
Executive Director

CC: Mr. Christopher L. Fincher, TD Bank



910 Vance Avenue | P.O. Box 3130 | Memphis, Tennessee 38173-0130 | (901) 527-0208 | [mifa.org](http://mifa.org)

OUR VISION Uniting the community through service

OUR MISSION Supporting the independence of vulnerable seniors and families in crisis

April 13, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Metropolitan Inter-Faith Association (MIFA) 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 MIFA and supports our mission of supporting vulnerable seniors and families in crisis in Memphis, Tennessee. With First Horizon's support, we have been able to keep families stably housed by providing emergency service assistance, such as rent, mortgage or utility payments. Additionally, First Horizon has been an essential partner in helping MIFA plan for our own long-term sustainability so we will be able to continue our services for years to come. First Horizon has supported MIFA for close to 25 years and we are proud to have a representative on our Board of Directors.

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

Sincerely,

A handwritten signature in cursive script that reads "Sally Jones Heinz".

Sally Jones Heinz  
President & CEO

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

---

Sally Jones Heinz, PRESIDENT & CEO

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Law Offices of David A. Beale, P.A.

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**Carla Lovett**

SouthTech Schools

**Sarah Santangelo**

DPR Construction

**Nancy Singer**

Community Volunteer

**Joseph Sontz**

Community Volunteer

**Brad Straka**

CreativeDrive

**Michael Welsh**

First Horizon Bank



United Way  
of Palm Beach County



Town of Palm Beach United Way



COMMUNITY FOUNDATION  
for Palm Beach and Martin Counties  
We are here to help you thrive together.



Hands On  
H.O.T.  
Tzedakah



NonprofitsFirst  
ACCREDITED



PALM BEACH COUNTY  
FLORIDA



EC EXTRAORDINARY  
CHARITIES



Early Learning Coalition  
of Palm Beach County  
Ready to learn. Ready for life.



April 11<sup>th</sup>, 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: Letter of Support, First Horizon Bank

Dear Mr. Almonte,

I am pleased to submit this letter of support on behalf of First Horizon. This bank has made a tremendous difference to our agency and the local community we serve. Milagro Center is a 501c3 nonprofit organization whose mission is to ensure the social and academic success of underserved children and youth through Cultural Arts, Living Values, Academic Support, and Mentoring. We would not be able to accomplish our mission without the help of partners like First Horizon.

An employee from First Horizon sits on our Board of Directors, and the bank also provides grants and volunteers to our agency. In fact, First Horizon provided impactful funds that were used to hire additional academic teachers and tutors, so that we could help the economically-challenged, academically at-risk children and teens in our afterschool and summer camp programs combat the "COVID slide." We were able to be there for our students when they needed us most because of the partnership with First Horizon. It has been brought to our attention that TD Bank is in the process of acquiring First Horizon. We are excited about this combination, as we believe it will provide even greater resources for the underserved communities in throughout southern Palm Beach County.

Sincerely,

Barbara Stark  
President & CEO

***Milagro Center is an arts and education program that nurtures the seeds of creativity, builds an indestructible sense of self-worth, and inspires at-risk youth to reach their fullest potential.***

Contributions benefit Milagro Center, a not-for-profit tax-exempt organization.  
A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE WITHIN THE STATE. 1-800-HELP-FLA (435-7352), OR ONLINE AT [www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com).  
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695 Auburn Avenue, Delray Beach, FL 33444 561.279.2970 [www.milagrocenter.org](http://www.milagrocenter.org)



President/CEO  
**Barbara J. Stark**

Board of Directors  
**Kurt Knaus**, PNC Bank  
*Board Chair*

**David Worthington**, Keter  
*Board Vice Chair*

**Silvia Evans**, Palm Beach  
Accounting & Financial Services LLC  
*Board Treasurer*

**Lisa Cody**, Twin Star Home  
*Board Secretary*

**David A. Beale, Esq.**  
Law Offices of David A. Beale, P.A.

**Latoya Dixon**  
Palm Beach County Schools

**Carla Lovett**  
SouthTech Schools

**Corey Mitleider**  
NCCI

**Sarah Santangelo**  
DPR Construction

**Nancy Singer**  
Community Volunteer

**Joseph Sontz**  
Community Volunteer

**Brad Straka**  
CreativeDrive

**Michael Welsh**  
Iberia Bank



April 11<sup>th</sup>, 2022

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

Re: Letter of Support, First Horizon Bank

Dear Mr. Corkery,

I am pleased to submit this letter of support on behalf of First Horizon. This bank has made a tremendous difference to our agency and the local community we serve. Milagro Center is a 501c3 nonprofit organization whose mission is to ensure the social and academic success of underserved children and youth through Cultural Arts, Living Values, Academic Support, and Mentoring. We would not be able to accomplish our mission without the help of partners like First Horizon.

An employee from First Horizon sits on our Board of Directors, and the bank also provides grants and volunteers to our agency. In fact, First Horizon provided impactful funds that were used to hire additional academic teachers and tutors, so that we could help the economically-challenged, academically at-risk children and teens in our afterschool and summer camp programs combat the "COVID slide." We were able to be there for our students when they needed us most, because of the partnership with First Horizon. It has been brought to our attention that TD Bank is in the process of acquiring First Horizon. We are excited about this combination, as we believe it will provide even greater resources for the underserved communities in throughout southern palm Beach County.

Sincerely,

Barbara Stark  
President & CEO

***Milagro Center is an arts and education program that nurtures the seeds of creativity, builds an indestructible sense of self-worth, and inspires at-risk youth to reach their fullest potential.***

Contributions benefit Milagro Center, a not-for-profit tax-exempt organization.  
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REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.\* FLORIDA REGISTRATION CH14663  
Milagro Center receives 100% of each contribution. Gifts are tax-deductible. Milagro Foundation, Inc. tax I.D. number: #65-0804625.  
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695 Auburn Avenue, Delray Beach, FL 33444 561.279.2970 [www.milagrocenter.org](http://www.milagrocenter.org)

4/19/22

James W. Corkery, Assistant Vice President  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106

Dear Mr. Corkery,

Molly's House is a nonprofit organization located across the street from Cleveland Clinic North Hospital in Stuart, FL. Our mission is to support patients receiving medical care by providing temporary affordable accommodations to them and their families. Patients take comfort in knowing that their loved ones are close by and have a comfortable place to stay during a medical crisis.

TD Bank has done a phenomenal job at maintaining a close relationship with Molly's House and supporting our work in the community. We are privileged and thankful to have received grant funding and event sponsorships over the past several years. We recently held our largest fundraiser of the year and TD was the proud sponsor of the winning team at our annual Polo Classic charity event!

The leadership team, at TD Bank has truly led by example by raising awareness and inspiring others to give back to their community. Please accept this letter of support and gratitude for the ongoing support we have received.

Sincerely,

Katie Watts  
Executive Director  
Molly's House







William R. Moore College of Technology  
NON-PROFIT ESTABLISHED 1939

1200 Poplar Avenue, Memphis, TN 38104 · 901-726-1977 · FAX 901-726-1978 · [www.mooretech.org](http://www.mooretech.org)

April 22, 2022

James W. Corkery, Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106  
[comments.applications@phil.frb.org](mailto: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  
[LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

Dear Mr. Corkery and Mr. Almonte:

The William R. Moore College of Technology has anchored workforce development in Memphis since its founding in 1939. Our mission is to provide students with the training and skills necessary to become successful in the trade industry and contribute to their field. It is the goal of the College to provide students with a working knowledge of the skills needed to enter employment in the program area of their choice.

First Horizon Bank has remained an outstanding community partner for the College, having provided support for our programs, particularly those aimed at creating new “weatherization” expertise where we train individuals to make Memphis homes more energy-efficient, leading to lower utility bills and higher property values.

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.

Thank you for this opportunity to support First Horizon. Please do not hesitate to contact me with additional questions and comments.

Sincerely,

A handwritten signature in black ink, appearing to read "Skip Redmond", written in a cursive style.

Skip Redmond  
President

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



# MEND

*A BEACON for Affordable Housing  
in Burlington County  
since 1969*

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P.O. Box 828 • 99 East Second Street • Moorestown, New Jersey 08057 • 856-722-7070 • *fax* 856-722-7577

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

**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 Moorestown Ecumenical Neighborhood Development, Inc. (MEND) has with TD Bank. MEND has been working with and received support from TD Bank in Moorestown, NJ since 2003.

MEND is a housing 50(c)(3) non-profit founded in 1969 located in Moorestown, NJ. MEND provides affordable housing opportunities throughout the Burlington County NJ area to lower income individuals. The current portfolio includes almost 800 affordable rental homes.

TD Bank has been a supporter of MEND in multiple ways. Currently TD Bank holds the largest mortgage on MEND properties, as well as serves as the bank for the general operating funds for our organization. In addition, MEND is a client of TD Private Client Group, as TD Wealth is the holder of most of the MEND investment portfolio. Finally, the TD Charitable Foundation has provided grants in support of MEND fundraising efforts at both our annual golf outing and Gala/dinner dance events.

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

Please let me know if I can answer any question or provide any additional details. You may reach me at (856) 722-7070 x 18 or via email at [ewirth@mendinc.org](mailto:ewirth@mendinc.org).

Sincerely,

Eileen Wirth, MBA, CPM®, HCCP, SHCM®, NAHP®-e  
President & CEO

*FOUNDING CHURCHES*

*Bethel A.M.E. Church • Friends Meeting of Moorestown • First Baptist Church • First Presbyterian Church • First United Methodist Church  
Our Lady of Good Counsel R.C. Church • Second Baptist Church of Moorestown • St. Matthew Lutheran Church • Trinity Episcopal Church*

**Moorestown Ecumenical Neighborhood Development, Inc.**

*A Nonprofit Corporation. Contributions are Tax-Deductible.*

[www.mendinc.org](http://www.mendinc.org)  
[info@mendinc.org](mailto:info@mendinc.org)



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

RE: TD Bank, NA to acquire First Horizon Bank

Greetings Mr. Almonte:

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Mountain BizCapital, Inc. dba Mountain BizWorks has with TD Bank. We have worked with TD Bank to advance community and economic development across the 26 westernmost counties of North Carolina since 2012.

Mountain BizWorks is a US Treasury certified community development financial institution (CDFI). Over our 30-year history, we have provided over \$100 million in financing to existing and aspiring small businesses in low income and rural communities across our region. This financing and the integrated entrepreneurial development services we provide have resulted in 1,600 business started and 40,000 jobs created or retained.

These impacts wouldn't be possible without strategic support from our partners, and TD Bank – as well as First Horizon Bank – have been consistent investors in our mission. TD has provided generous grant funding for our training programs to help low income individuals access the opportunity of successful small business ownership. They have also contributed valuable staff time and training curriculum to support our clients.

On behalf of Mountain BizWorks, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. Given their track record of attuned focus on community development and economic access, we know they will continue their important 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 [matt@mountainbizworks.org](mailto:matt@mountainbizworks.org) or by phone at 828-253-2834 ext.15.

Sincerely,



Matthew Raker  
Executive Director



April 22, 2022

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

RE: TD Bank, application to acquire First Horizon Bank

Dear Mr. Almonte,

I write in support of TD Bank (TD), highlighting TD's work in our community (Asheville and Buncombe County, North Carolina, and surrounding areas of western NC) in support of the work of Mountain Housing Opportunities, Inc. to serve low- and moderate-income people with affordable housing and transformative mixed-use development benefiting people in need. We have received lending support and generous foundation grants from TD Bank for more than ten years.

Mountain Housing Opportunities (MHO) is a private, nonprofit housing and community development corporation based in Asheville and Buncombe County, NC, also serving other communities of western North Carolina. Founded in 1988, we have developed more than 1,300 affordable apartments which we lease to low-income and very low-income renters, and we have helped more than 500 families and individuals to become homeowners through our programs of home construction and lending.

More than ten years ago, TD Bank offered their services to us through equity investments in Low Income Housing Tax Credits (LIHTC), construction lending for LIHTC apartments, and lending for mixed-use commercial and residential development. TD was instrumental in the financing and completion of Asheville's transformative mixed-use development, Eagle Market Place, in the historic African-American business district of downtown Asheville. There TD Bank provided tax credit equity in excess of \$5.5 million and a construction loan of over \$6.7 million, creating 62 affordable apartments and 15,000 square feet of community and commercial space, which is leased principally by African American business owners.

Eagle Market Place is a partnership of MHO with the majority African American community organization, Eagle Market Streets Development Corporation. Without TD's professional guidance, personalized customer service, and of course their construction lending and investment expertise, the community revitalization benefits of Eagle Market Place could not have been accomplished.

Continued ...



Scott Dedman to Mr. Jason Almonte, April 22, 2022, continued from page 1.

Meanwhile, in Asheville's revitalizing River Arts District, TD Bank financed 22 affordable apartments and 16,000 sf of commercial space in MHO's Residences at Glen Rock Hotel, a historic renovation that is recognized as one of the first revitalization efforts which stimulated the renovation of many other vacant, abandoned and underutilized properties throughout the River Arts District. In addition to TD Bank's \$1.1 million commercial loan for the Glen Rock revitalization, TD Bank Foundation provided a grant of \$100,000 to MHO for additional work in the neighborhood to benefit low- and moderate-income people.

TD Bank Foundation has recently funded \$100,000 in solar installations to benefit 95 low-income renter households in MHO's East Haven Apartments in Swannanoa (in Buncombe County, NC) and the 62 low-income households at Eagle Market Place in Asheville. This work was completed in 2021.

On behalf of Mountain Housing Opportunities, Inc., I am pleased to support TD Bank in their application to acquire First Horizon. TD Bank is one of very few who demonstrate their deepest understanding and commitment to the work of transformative community development, affordable housing for low-income people, and equitable neighborhood revitalization that is so necessary to the quality of life of the people we serve.

We look forward to many more development projects with TD bank in Asheville and western North Carolina as our relationship continues to grow in the years to come.

Please let me know if I can answer any question or provide additional details. You may reach me at email [scott@mtnhousing.org](mailto:scott@mtnhousing.org) or cell phone 828-273-8300.

Sincerely,

A handwritten signature in blue ink that reads "Scott Dedman". The signature is fluid and cursive, with the first letters of "Scott" and "Dedman" being capitalized and prominent.

Scott Dedman  
President & Executive Director  
Mountain Housing Opportunities, Inc.





Empowering Individuals and Strengthening Communities through Healthcare and Employment

April 1, 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](mailto:comments.applications@phil.frb.org)

AND

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](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to acquire First Horizon Bank**

Dear Mr. Corkery and Mr. Almonte,

I am writing today in support of TD Bank (TD), a key partner over the last decade to NADAP. TD has consistently provided banking and financial resources to our agency and community, helping strengthen our mission to transform lives through access to health care and employment.

Founded in 1971, NADAP is a private nonprofit organization that serves residents of the New York City (NYC) metropolitan area. Over the past 50 years, NADAP has significantly expanded its service portfolio to respond to the broader needs of New Yorkers struggling with behavioral and physical health conditions as well as poverty and other social determinants of health. Today, NADAP operates a full range of services and programs that connect more than 35,000 disadvantaged New Yorkers per year with jobs, substance use disorder treatment, medical and mental health care, health insurance, and life-changing social services.

TD Bank has consistently supported NADAP's mission and clients, including over the last few years during the pandemic. We were thrilled to honor TD Bank as an underwriter and sponsor for our 50th anniversary milestone GALA this past year to raise additional funds for New Yorkers in need. Through their efforts, we were also able to access a crucial Payroll Protection Loan in an expedited manner, allowing our operations to survive at a time when many other nonprofits had to close their doors. TD Bank Foundation recently awarded NADAP a program grant as well, which launched our ongoing Helping Hand Training Fund to connect and fund NADAP clients in need of employment to crucial job certifications and training.

Mr. James W. Corkery and Mr. Jason Almonte  
April 1, 2022  
Page Two

For these reasons, NADAP is pleased to fully endorse TD Bank in their application to receive approval to acquire First Horizon. I am confident TD will continue to be a trusted partner to NADAP and continue to make a difference as a pillar in the communities they support. Please let me know if I can answer any questions or provide any additional details. You may reach me at 212.986.1170 or via email at [jdarin@nadap.org](mailto:jdarin@nadap.org).

Sincerely,

*John A. Darin*

John A. Darin  
President & CEO



April 14, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto:LargeBanks@occ.treas.gov)

**RE: TD Bank, NA to Acquire First Horizon Bank**

Dear Sirs:

This letter is sent to you in recognition of First Horizon Bank for its continued generosity and support of NAMI (National Alliance on Mental Illness) Collier County. A 501 (c) 3 non-profit in operation since 1987, NAMI Collier seeks to improve the quality of life for individuals with mental illness through education, support, and advocacy.

First Horizon's financial support helps ensure that our low-income individuals and families have full access to the mental health care they need--despite barriers such as transportation, childcare, or co-pay for medications and psychiatric care. First Horizon's financial support goes directly to help these individuals and families in their quest for mental wellness.

We are thankful for First Horizon's commitment to the people and businesses they serve in our community. 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 Yours,

A handwritten signature in blue ink, appearing to read "Elizabeth M. Stikeman".

Elizabeth M. Stikeman  
Board Chair and CEO

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

April 14, 2022

Mr. Jason Almonte  
Director for Large Bank Licensing  
Office of the Comptroller of the Currency  
340 Madison Avenue, Fifth Floor  
New York, New York 10173  
Email: [LargeBanks@occ.treas.gov](mailto: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 National Disability Institute (NDI) has with TD Bank. We consider TD Bank an extraordinary community partner that has been sensitive and proactive in their support of advancing financial health and economic stability for people with disabilities and their families. NDI has been actively involved with TD Bank as a preferred banking partner for our nonprofit organization and in being a recipient of funds for multiple projects that have enabled us to reach and serve the disability community in the greater DC, Maryland and Virginia area since 2014.

As the founder of NDI, 16 years ago, I saw the need for a new nonprofit organization that could build relationships between the financial and disability communities to promote financial health and economic well-being. In 2022, NDI works in support of people with disabilities and their families nationwide and is implementing over a dozen projects that include training, technical assistance activities, innovative pilot demonstrations and research. We have piloted new approaches to financial counseling and expanded strategies to create employment opportunities and better economic outcomes for individuals across the full range of disabilities. A critical element of our work is partnerships with government agencies, financial institutions, community nonprofit organizations and universities to change thinking and behavior that advances the financial health of individuals with disabilities and their families.

Not only has TD Bank been managing our financial resources, but it has also repeatedly funded NDI activities that have enhanced our ability to create new pathways to economic stability and security for people with disabilities. Our latest collaborative effort began last year with advice and active involvement in development of a proposal to the US Small Business Administration (SBA) that received over \$2 million in funding to support entrepreneurs and small business owners with disabilities in the greater DC area. TD Bank leadership helped us reach out to SBA-funded centers and secure their support of our proposal. As we have begun implementing the Community Navigator Pilot Program (CNPP), TD Bank remains actively involved as a collaborator with the identification of materials and trainings they are able to offer our targeted audience. In further support of this project, TD Charitable Foundation has awarded NDI a grant to develop new video resources that capture the stories of successful entrepreneurs with disabilities and their development of viable small businesses. In addition, TD Bank employees have volunteered their time to serve as advisors to NDI's Center for Disability-Inclusive Community Development (CDICD) to help us improve our understanding of effective strategies for engaging the disability community with financial institutions' efforts in terms of investment, savings and service strategies that are inclusive.

On behalf of NDI, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. Their past track record of engagement with the disability community sets an example for other financial institutions on how to be responsive to the diverse needs of our community. We know they will continue their inclusive work 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 [mmorris@ndi-inc.org](mailto:mmorris@ndi-inc.org).

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Morris". The signature is fluid and cursive, with a long horizontal flourish at the end.

Michael Morris  
Founder and Senior Strategic Advisor  
National Disability Institute

CC:  
Donna Grigsby  
Community Development Manager





**National  
Urban League**

*Empowering Communities.  
Changing Lives.  
For An Equitable Future.*

**Marc H. Morial**  
President & CEO

80 Pine Street, 9<sup>th</sup> Floor  
New York, NY 10005  
Phone 212 558 5336

[www.nul.org](http://www.nul.org)  
[presidentoffice@nul.org](mailto:presidentoffice@nul.org)

**VIA ELECTRONIC MAIL**

April 22, 2022

Mr. Jason Almonte  
Director for Large Bank Licensing  
Office of the Comptroller of the Currency  
340 Madison Avenue, Fifth Floor  
New York, NY 10173  
E-Mail: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

Dear Mr. Almonte:

The National Urban League is a legacy civil rights and economic justice organization with 91 affiliates in 36 states and the District of Columbia. For more than a century, the Urban League has advocated for economic opportunity for underserved communities, and currently provides direct social services reaching more than two million people annually, including financial literacy counseling and foreclosure prevention.

Earlier this year, the U.S. Department of Treasury certified our small business lending subsidiary, The Urban Empowerment Fund, as a Community Development Financial Institution, allowing the Fund to provide direct loans to Black and other minority-owned businesses in tandem with select Urban League Entrepreneurship Centers, currently operating in twelve Urban League affiliate cities.

In light of our fundamental commitment to creating and expanding economic opportunity for individuals and communities of color and other underserved groups, we strongly support TD Bank's proposed acquisition of First Horizon Bank and urge your timely approval of the merger.

The Urban League has had a long and productive relationship with TD Bank on both the national and affiliate level, with TD Bank representatives serving as affiliate trustees and providing significant financial support to our economic empowerment programs. We are about to take that relationship to a new level with a five-year, \$5 million strategic partnership focused on financial security and financial literacy for individuals and small businesses.



Ms. Jason Almonte  
April 22, 2022  
Page 2 of 2

Our commitment to an equitable recovery from the national economic collapse inflicted by the COVID-19 pandemic is dependent upon the commitment of forward-thinking, socially-conscious corporate partners like TD Bank. Bank branches closed at record rates during the crisis, creating new "banking deserts" and forcing low-income residents to rely on predatory financial services like check-cashing outlets and payday lenders. But TD Bank upheld its responsibility to the communities it serves and did not close a single branch. At the onset of the pandemic in March 2020, TD Bank Group President and CEO Bharat Masrani vowed no job losses as a result of COVID-19 and kept that promise, demonstrating the company's respect for the well-being of its employees.

TD Bank's deep commitment to diversity, equity and inclusion has earned it national recognition, including awards from Forbes, the Human Rights Campaign, and Diversity, Inc., as well as our own Urban League affiliates.

Please do not hesitate to contact me for further information or insight as you consider TD Bank's application for this important and beneficial acquisition.

Sincerely yours,

A handwritten signature in blue ink, appearing to read "marc morial", with a large, stylized flourish extending to the right.

Marc H. Morial  
President and Chief Executive Officer  
National Urban League



**NEIGHBORHOOD HOUSING SERVICES  
OF NEW YORK CITY, INC.**

306 West 37th Street • Suite 1101 • New York, NY 10018

Tel: 212-519-2500  
Fax: 212-727-8171  
[www.nhsnyc.org](http://www.nhsnyc.org)

April 5<sup>th</sup>, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Neighborhood Housing Services of New York City Inc., a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

Since 2017, First Horizon has been a valued partner of Neighborhood Housing Services of New York City Inc. and its mission to New York City, NY. With the leadership of Michael King as a Chair of our Loan Policy Committee, First Horizon has provided support to our affordable housing, down payment assistance programs, financial education and etc.

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,

Derrick Griggs,  
CEO





# Neighborhood Renaissance

Diverse Communities – Strong Economies

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

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 Neighborhood Renaissance, Inc. (NRI) has with TD Bank.

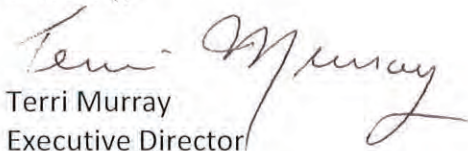
Founded in 1992, NRI is dedicated to building and supporting diverse communities and strong economies in South Florida primarily by providing homes within the financial reach of low and moderate-income families and individuals. As a community based nonprofit, we work in partnership with local government, the business community and residents to improve lives through a comprehensive approach that includes quality affordable homes, financial literacy and neighborhood improvements.

NRI received two funding awards from the TD Charitable Foundation through the Housing for Everyone grant competition. In 2016 we received a \$100,000 affordable housing grant for Mango Cove, a newly built 36 affordable apartment community located in West Palm Beach, FL. In 2021, NRI was awarded \$250,000 for rental assistance for low-income residents who lost income due to the COVID pandemic.

On behalf of NRI, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon and look forward to working with them to help stem the tide of resident displacement and homelessness due to South Florida's affordable housing emergency.

Please let me know if I can answer any question or provide any additional details. You may reach me at [tmurray@neighborhoodrenaissance.org](mailto:tmurray@neighborhoodrenaissance.org) or (561) 832-6776 ext. 102.

Sincerely,



Terri Murray  
Executive Director





# Neighborhood Renaissance

Diverse Communities – Strong Economies

April 7, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 Neighborhood Renaissance, 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 Neighborhood Renaissance and our mission to provide affordable homes in West Palm Beach, Florida. With a \$4.5 million first mortgage from First Horizon, we completed the Mango Cove apartment community that added 36 much needed affordable rentals for low and moderate-income residents. They have also supported our efforts to develop the Coleman Project Renaissance scattered-site mixed use development and neighborhood revitalization initiative through their grant support.

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

Sincerely,

  
Terri Murray  
Executive Director

cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)





## THE NEW BRONX CHAMBER OF COMMERCE, INC.

April 20, 2022

### OFFICERS

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Hon. June Eisland

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Joanna Simone - Simone Development

Steve Squitieri - D & J Ambulette Service

Janet Vasquez - Janitorial Multi Services LLC

& JV Public Relations

Robert Walsh - JGSC Group & 1010 Wins

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 New Bronx Chamber of Commerce Inc. has with TD Bank. TD Bank has been a corporate member, partner and supporter of the Bronx Chamber and the Bronx business community for nearly 2 decades.

During that time, the Bronx Chamber has been fortunate to receive numerous supports from TD Bank and the TD Charitable Foundation. Its leadership team and branch managers have co-hosted 4-6 events annually with our staff on a variety of financial literacy topics benefiting both business owners and community members, and provided sponsorships for other educational and networking events. A local representative from TD Bank has served on our Board of Directors for many years as well, including at present.

On behalf of The New Bronx 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 collaborating with them further in support of Bronx businesses.

Please let me know if I can answer any questions or provide any additional details. You may reach me at [lisa@bronxchamber.org](mailto:lisa@bronxchamber.org) or 718.828.3900.

Sincerely,

Lisa Sorin  
President



New Hampshire Community Loan Fund  
7 Wall Street, Concord, NH 03301  
Phone: (603) 224-6669 | Fax: (603) 225-7425  
info@communityloanfund.org  
www.communityloanfund.org

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](mailto:comments.applications@phil.frb.org)

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

April 13, 2022

**RE: TD Bank, NA to acquire First Horizon Bank**

To whom it may concern:

The New Hampshire Community Loan Fund is a community development financial institution (CDFI) performing as a nonprofit lending institution. Our organization was founded in 1983 with the belief that individuals with low incomes could be much more successful if they had access to capital, and that many individuals and organizations would be willing to give or lend their capital to help if they had a trusted place to do so. The mission of the Community Loan Fund is to serve as a catalyst, leveraging financial, human and civic resources to enable traditionally underserved people to participate in New Hampshire's economy more fully. We do this by providing loans, capital and technical assistance; complementing and extending the reach of conventional lenders and public institutions; and bringing people and institutions together to solve problems.

TD Bank has helped us serve our communities here in NH along with its predecessors for many years. They have consistently provided an unsecured line of credit which helps us have lending capital when needed to fund critical financing to the people we serve. This allows us also to not bear the cost of borrowing capital until we need it which helps our operations budget so we can do more.

In addition, they have provided needed grant funding consistently to help especially with affordable housing which is at an all-time crisis in NH. Our organization provides lending for manufactured home cooperatives and to those purchasing in those cooperatives. Manufactured housing is helping to fill the affordable housing gap because of its lower purchase price and being cheaper than renting. Scott Bartley, a TD Bank staff member, also serves as an active volunteer member of our board Philanthropy Committee.

TD Bank is one of the first banks to provide equity equivalent investments (EQ2) to the Community Loan Fund. This is an important source of funding for CDFIs like ours. They are unsecured and subordinate and come with long and somewhat indefinite terms. EQ2s provide both an equity like purpose and help with long term planning in capital fundraising.

It is our hope that TD Bank and First Horizon's common legacies and complementary footprints will strengthen and expand their ability to serve their customers and the communities they serve. We hope that the combining of the two organizations with a well-established commitment to their communities, including strong support for volunteerism and charitable giving, will bring even more value to our organization and our local communities in NH.

Sincerely,

A handwritten signature in black ink, appearing to read "Debra B. Miller". The signature is fluid and cursive, with the first name "Debra" and last name "Miller" clearly distinguishable.

Debra B. Miller  
Vice President of External Relations  
[dmiller@communityloanfund.org](mailto:dmiller@communityloanfund.org)



April 14, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](mailto: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](mailto: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 New Hope Children's Advocacy Center, a 501©3 non-profit organization, please accept this letter of support recognizing the impactful partnership that we have enjoyed with First Horizon Bank.

The mission of New Hope is to provide a child-friendly, coordinated response for children who have experienced abuse or trauma in Blount County. We work with local law enforcement, child protective services, and the Office of the District Attorney General to provide advocacy, forensic interviews, forensic medical exams where evidence can be collected, ongoing specialized therapy, and prevention services. We are the only agency providing these services in Blount County and last year we served nearly 700 children.

We began our relationship with First Horizon Bank in 2016 when Jimmy Morgan, an employee of First Horizon joined our board. In addition to supporting board involvement, in 2017 and 2018, they provided support for our therapy program. This included assisting with specialized services for our therapy clients and training for our therapists. In 2019, with the help of Frist Horizon, we were able to fund an additional space to expand our therapy program to meet the need of the many children in our community requiring our specialized trauma services. Now that we are in our new building, First Horizon has assisted with our Forensic Interview Program. With the funds received, we have been able to utilize a cloud-based storage program for forensic interviews. We were one of the first in our area to utilize this program and have been visited by representatives from the Department of Children's Services who now want to implement this program across the entire state of Tennessee. Because of the funds received from First Horizon, we were able to showcase this cutting-edge technology while also providing secure storage to ensure that children's stories of abuse remain protected and only available to those who need access.

**Board of Directors**

Jimmy Morgan  
*President*

Allen Rathbone  
*Vice President & Treasurer*

Jeremy Waldroop  
*Secretary*

Ken Cooper  
*Past President*

Jaina Castro

Vallie Collins

Donna Coulter

Julie Elder

Kent Everett

Melanie LaFollette

Angie Luckie

Penny McIntosh

Lindsey Plyler

Dr. Keri Prigmore

Nathan Robinette

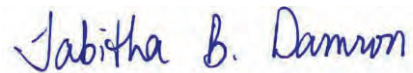
Rhonda Stinnett

Tim Threatt

Chase Whitmire

First Horizon is well known within our community for being involved and engaged with local non-profits. We have greatly benefited from their commitment to Blount County. Their support for our mission has allowed us to offer cutting edge treatments and technology to enhance our goal to always provide the best possible services for the children and families that we serve. We are very grateful for this partnership. Please let me know if I can provide further information or if you would be interested in touring our facility to learn more.

Sincerely,

A handwritten signature in blue ink that reads "Tabitha B. Damron". The signature is written in a cursive style with a light blue shadow effect behind the text.

Tabitha Damron, LCSW  
Chief Executive Officer





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

**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 New Orleans Museum of Art (NOMA), 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 NOMA, helping to further the museum's mission of preserving, presenting, and enriching its collections and renowned sculpture garden; offering innovative experiences for learning and interpretation; and uniting, inspiring, and engaging diverse communities and cultures within and beyond our geographic location in New Orleans, Louisiana. Over the last twenty years First Horizon's (and its affiliates') support have enabled us to strengthen the museum's education and outreach programs; fund educator workshops, school tours, internships, and NOMA's docent program; and critically, sustains the important work of our Mini Masters Initiative, an early childhood arts integration program that has provided access and support to hundreds of students, teachers, and families during its tenure.

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 dark ink, appearing to read "Susan M. Taylor", is written over a light gray circular stamp.

Susan M. Taylor  
The Montine McDaniel Freeman Director

cc: James Corkery; First Horizon Bank



April 6, 2022

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

**RE: TD Bank, NA to Acquire First Horizon Bank**

Dear Sir:

I am writing to recognize First Horizon Bank for its continued support and generosity of our youth programs, specifically, our track & field program. On behalf of the New Orleans Recreation Development 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 New Orleans Recreation Development Commission (NORD) and its mission to provide abundant opportunities to make a difference in the lives of citizens of all ages with greater access to healthy exercise and cultural activities in New Orleans, LA. With First Horizon's support, we have been able to provide "free" access to play, train and compete in track & field to the children of New Orleans.

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. My email is [cherylm@nordfoundation.org](mailto:cherylm@nordfoundation.org).

Very truly yours,

Cheryl Mendy, Administrator

*cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)*

*For your records, our tax identification number is 27-4513946*

5420 Franklin Avenue, New Orleans, LA 70122, [cherylm@nordfoundation.org](mailto:cherylm@nordfoundation.org)



NEW JERSEY  
**COMMUNITY**  
CAPITAL



April 22<sup>nd</sup>, 2022

Mr. Jason Almonte  
Director for Large Bank Licensing  
Office of the Controller of the Currency  
340 Madison Avenue, Fifth Floor, New York, New York 1073  
Email: [LargeBanks@occ.treas.gov](mailto: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 New Jersey Community Capital (NJCC) has with TD Bank. We have received support from TD Bank in New Jersey and Florida since 2009.

New Jersey Community Capital is the state of New Jersey's largest community development financial institution and provides financing for supportive housing projects that serve at-risk, underhoused, and homeless populations. NJCC provides an innovative toolkit of financial products, programs and services to advance equity and opportunity in underserved communities. NJCC supports the preservation and development of affordable housing and sustainable community development ventures that increase jobs, improve education and strengthen neighborhoods to ensure that communities can thrive. New Jersey Community Capital's financing is guided by a comprehensive and holistic approach to neighborhood revitalization. As a 501(c)(3) nonprofit and Community Development Financial Institution (CDFI) certified by the U.S. Department of the Treasury's CDFI Fund, NJCC is heavily reliant on its various investors for the necessary capital to enact our mission and vision. By fostering a mutually beneficial relationship with financial institutions, such as TD Bank, we are able to provide innovative loans and equity to organizations that support housing and sustainable community development ventures. In nearly 35 years of service, NJCC has deployed \$775 million in loans and investments to leverage over \$2.2 billion and connect over 110,000 people in underserved communities to the capital and resources needed to grow and thrive. Our financing has created or preserved over 101,160+ units of affordable housing, 17,530+ quality jobs, 29,700+ education seats, 8,185+ early care slots, and 7.4+ million square feet of commercial real estate.

Our relationship with TD Bank began in 2006, where NJCC was granted \$20,000 that went towards community development activities targeted towards low to moderate income individuals. After our first experience with TD Bank, NJCC was eager to continue our mutually beneficial relationship for years to come. Between 2006 and 2015, TD granted NJCC with \$292,879 in funding that went towards affordable housing and community development purposes for low-to-moderate income individuals and families and communities. During this time, in 2012, the destruction of Hurricane Sandy threatened the livelihoods of many new jersey small businesses. NJCC launched the REBUILD New Jersey Loan Fund to aid in the recovery for small businesses in the affected areas of New Jersey. Soon after the launch, TD Bank partnered with NJCC to expand REBUILD to provide even more impactful relief to small businesses who were impacted by Hurricane Sandy's destruction by committing to a \$1 million investment that allowed us to assist small businesses during their rebuilding efforts with life-altering and low-cost loans.

TD Bank additionally has a rich history with NJCC's Community Asset Preservation Corporation (CAPC), an entity quipped with the financial strength, regional reach and real estate expertise to stabilize neighborhoods through acquisition and redevelopment of vacant and abandoned properties, returning them to productive use as a quality, health and affordable homes. Between 2014 and 2021, CAPC was granted \$1,025,000 to support impactful projects. In the year 2014, CAPC was granted \$100,000 grant from the TD Housing for Everyone Program to support the acquisition and rehab of a property in Newark, NJ. Additionally in 2014, TD Bank Housing for Everyone Program awarded \$150,000 affordable housing grant to CAPC through the TD Charitable Foundation. In 2019, CAPC was granted \$1 million Housing and Economic Recovery Act Line of Credit, which aided in predevelopment costs and moderate rehabilitation after the property acquisition of 11 Spruce Street in Paterson, NJ to become a 38-unit multi-family development via the adaptive reuse of the existing warehouse. Furthermore in 2019, TD Bank granted CAPC to assist in the mortgage for the purchase of a long-term, supportive rental housing in Union County, the following year CAPC was granted another \$125,000 from TD Housing for Everyone Program to support the purchase of a long-term rental housing in Union County. In 2021, the TD Housing for Everyone Program supported CAPC once again to support rent relief in the Parramore Asset Stabilization Fund (PASF) portfolio of rental properties in Orlando, Florida. With this grant we were able to support PASF to provide critical rental support services for residents impacted by the COVID-19 Pandemic.

TD Bank has also provided a great deal of vital support in our efforts to provide relief to small businesses and nonprofits during the disastrous effects of the ongoing global pandemic. Between 2019 and 2020, NJCC has received over \$10,076,332 in loan capital to support our various projects, including the Garden State Relief Fund and THRIVE South Jersey, to support small businesses and nonprofits affected by the COVID-19 pandemic.

NJCC looks forward to its continued collaboration and partnership with TD Bank to tackle the many challenges facing underserved communities in New Jersey and throughout the United States of America. NJCC is grateful to have a supporter, like TD Bank, willing to help us engineer new, comprehensive, holistic solutions for New Jersey neighborhoods still troubled by the current pandemic and the continued foreclosure and credit crises. NJCC is confident that together with TD Bank we can continue to bring about meaningful and systemic change with lasting impact. On behalf of New Jersey Community Capital, 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 [jrobinson@newjerseycommunitycapital.org](mailto:jrobinson@newjerseycommunitycapital.org)

Sincerely,



Jacqueline Robinson