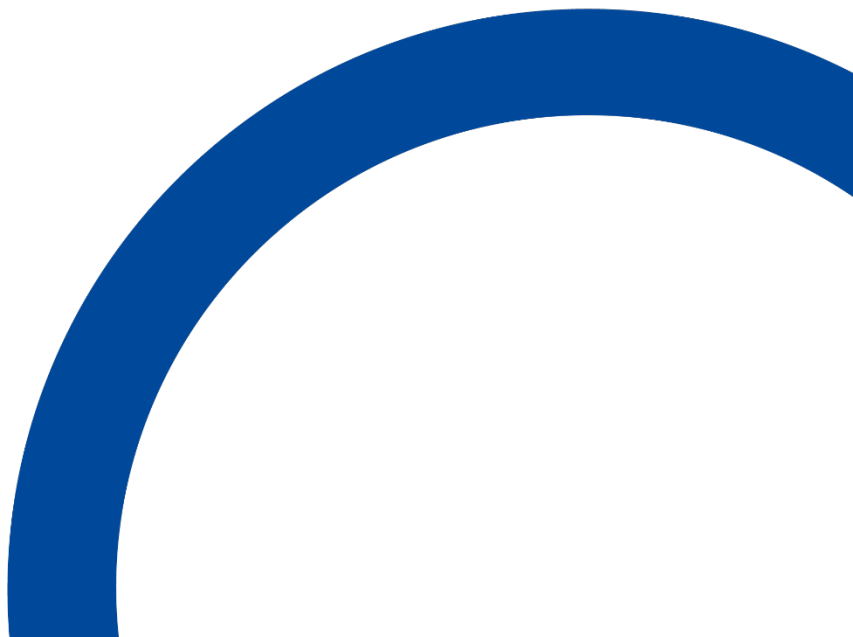




**Letters of Support**





**USTA Foundation Incorporated**  
70 West Red Oak Lane  
White Plains, NY 10604  
T: 914.696.7223  
F: 914.697.2307  
[ustafoundation.com](http://ustafoundation.com)

*April 6, 2022*

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](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 United States Tennis Association Foundation Inc (USTAF), 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 USTAF and mission to bring tennis and education together to change lives in the Southeast United States including Georgia, Louisiana, and Florida. With First Horizon's support, we have been able to provide meaningful tennis and educational experiences to our nation's most vulnerable youth. Additionally, employees deliver financial education curricula to youth and families in customized workshops or USTAF chapter staff training. Over 90 percent of our students qualify for free or reduced meals. The support over the past 4 years provides consistency for students on their pathway to college.

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,

Senior Director, USTA Foundation  
cc: *First Horizon Bank via email at* [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)



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**

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

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

In 2021 alone, we achieved the following programmatic achievements:

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

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

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



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

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

First Horizon's commitment to, and partnership with, Operation HOPE has allowed our organization to grow significantly. We know first-hand the bank's commitment to the people and businesses they serve. We are grateful for all that the bank has done to support our mission and fully support this new transaction.

Please let me know if we can provide further information.

Sincerely,



Chairman, Founder and CEO

President, CFO

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



# Alabama Agricultural & Mechanical University

## BOARD OF TRUSTEES

P. O. BOX 1357, NORMAL, ALABAMA 35762

April 4, 2022

██████████  
CRA Director  
**FIRST HORIZON**  
400 Meridian Street, Suite 108  
Huntsville, Alabama 35801

Dear ██████████:

Thank you, **FIRST HORIZON**, for your willingness to allow ██████████ to serve as a member of the Board of Trustees here at Alabama Agricultural and Mechanical University. Alabama A&M University is a public comprehensive 1890 Land-Grant institution committed to access and opportunity and dedicated to intellectual inquiry. With over 6,000 students, the university offers contemporary degrees at the bachelor's, master's and doctoral levels. The university is an integral part of North Alabama and the Tennessee Valley Region and has a local economic impact of over \$237 million dollars.

Trustee ██████████, along with **FIRST HORIZON**, has supported Alabama A&M University in many capacities since 2014 when Trustee ██████████ became a Board Member. **FIRST HORIZON** should indeed be proud of her meaningful contribution to the Board of Trustees here at Alabama A&M University. She is insightful, reflective, advances positions that have clearly been researched, and further the goals of the Board for the university. Because of her able leadership, she was appointed to serve as a member of the Athletics Subcommittee, Business and Finance Subcommittee, and the Buildings and Grounds Ad-hoc Committee. Trustee ██████████ has been instrumental in leading the charge to purchase official business attire, specifically university business coats, for when they travel to football games and special functions. Lastly, she has also served on the President's Review and Evaluation Committee.

**FIRST HORIZON** has been loyal supporters with various initiatives here on the campus including the Career Closet and also with assisting us in developing corporate partnerships to provide internship opportunities for our students. The Career Closet is an initiative where we ask individuals to bring in their gently used and/or new business suits and dresses to provide our students with a variety of appropriate business attire to ensure they are fully prepared for interviews, conferences, career fairs, internships, co-ops, jobs, etc.

The university serves a clientele of students who are primarily from Alabama--over 70 percent of the students are Alabamians. Further, nearly 90% of the students receive some form of financial assistance to attend Alabama A&M University. For this reason, scholarship support is critical to the fulfillment of the mission of Alabama A&M University. We are indeed pleased that **FIRST HORIZON** has joined with us in making education a reality for many deserving students. Since 2015, **FIRST HORIZON** has contributed a total of \$22,000 to the Black Tie Gala Scholarship fundraising effort. Your champion for this support and involvement is Trustee ██████████. Trustee ██████████ is truly an advocate for Alabama A&M University.

Trustee ██████████ represents **FIRST HORIZON** extremely well in all that she does. We are grateful for her involvement at Alabama A&M University. We look forward, with her leadership, to furthering the partnership between Alabama A&M University and **FIRST HORIZON**.

Sincerely,

██████████  
President Pro Tempore



**THANK YOU FOR  
DEFENDING POTENTIAL!**

*Local Match Al with his Little.*

## Board of Directors Officers



James W. Corkery  
Federal Reserve Bank of Philadelphia  
Independence Mall  
Philadelphia, PA 19106

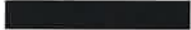
April 4, 2022

## Members



Dear Mr. Corkery,

## CEO



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

## Mission

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

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

## Contact

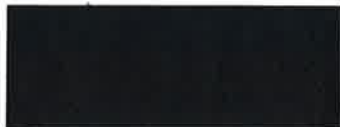
### Information

3 South Royal Street  
Ste. 300  
Mobile, AL 36602  
(251) 344-0536 ext.106

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

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

Sincerely,



CEO & Proud Big Sister to [REDACTED]

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 Birmingham Business Resource Center, a 501(c)4 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 Birmingham Business Resource Center's mission by helping us build a bridge to resources for business owners in Birmingham, Alabama. With First Horizon's support, we have been able to help the community by fostering increased employment opportunities through the expansion of business, industry, and economic development.

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,

  
Executive Director  
[Birmingham Business Resource Center](#)



## HEALS, Inc.

Health  
Establishments at  
Local Schools

515 Sparkman Drive  
Huntsville, AL 35816

Phone: 256-428-7560  
Fax: 256-428-7561

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



April 1, 2022

██████████  
CRA Director  
First Horizon

Dear ██████████:

It is my pleasure to share my experience with the partnership between HEALS and First Horizon for more than a decade. It is because of our partnership and the great individuals at First Horizon, we can continue our mission of keeping children healthy and optimizing their opportunities for success in school and society. Because we provide health, dental and optometry care to underserved children in our community, it was very critical for us to be there for these children as we continue to navigate through the COVID-19 pandemic.

Even though we are continuing to deal with the effects of the pandemic daily, we are gradually increasing operations at all clinics. During 2021 we provided 2,021 medical visits, 1,304 dental visits and 223 optometry visits to children living in poverty in Huntsville and Madison County. This was an increase of 736 visits from 2020.

We could not provide such valuable care in our community without the continued support of ██████████ and First Horizon Bank. The partnership with First Horizon is very critical to our success in caring for underprivileged children in our community.


First Horizon has been a sustaining donor for our major fundraiser, STARS Dancing for HEALS since 2011. First Horizon was instrumental again this past year in helping the event reach another record-breaking total. The bank's representative raised over \$125,000 for our organization.



#66959



HUNTSVILLE CITY  
SCHOOLS  
A Legacy of Leading & Learning

 Jean Wessel Templeton  
Community Health Initiative



In addition to the partnership with Frist Horizon, we are very thankful for the involvement of [REDACTED], Senior Vice President at First Horizon. Ms. [REDACTED] has been a key player in helping to move HEALS forward in expanding services to children. She has served as past President of the HEALS Board of Directors and has been instrumental in recruiting local community members to Board service, and to serve as "stars" for the annual STARS *Dancing for HEALS* fundraising event. [REDACTED], herself, was the top fundraiser for the event in 2011 and again in 2016 for our 10<sup>th</sup> anniversary. The job of the "stars" is very demanding. Not only do the "stars" have to learn a ballroom dance routine and perform it in front of a live audience of 800 people, and a live streaming audience of hundreds more, but they are each challenged to bring in at least \$20,000 in sponsorships and donations. [REDACTED] was extremely successful in all that the role demanded.

As a Board member, [REDACTED] has distinguished herself through wise leadership and diligence in managing fiduciary responsibilities. She has a special talent for recruiting other community professionals to rally to the cause. She also has been particularly successful in bringing the right people to the Board to fill out a working team that is very effective at successfully meeting the obstacles and challenges inherent in a non-profit organization.

The partnership with First Horizon is an integral part of our success in the community as we continue to further expand HEALS services to keep children healthy and in school. We are very grateful for their continued support.

Sincerely,

[REDACTED]

Executive Director



April 4, 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 United Way of Baldwin County, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of United Way of Baldwin County and mission to build, grow and enhance the well-being of citizens in Baldwin County, Alabama. With First Horizon's support, we have been able to assist individuals out of financial crises and provide access to financial literacy to ensure a better future.

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,

[Redacted Signature]  
Executive Director  
251.943.2110

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



# WEDC FOUNDATION

*Empowering women one degree at a time*

301 Washington Street, Ste. 303 ~ Huntsville, AL 35801 ~ 256-652-1600

April 1, 2022

██████████  
First Horizon Bank

Dear ██████████

The support and involvement of ██████████ and First Horizon Bank with the WEDC Foundation has been empowering. It is truly a long standing partnership as ██████████ chaired our annual fundraising event, Women Honoring Women (WHW) in 2016, raising over \$175,000 for the scholars of the WEDC Foundation. The WHW event exemplifies the successes of women leaders in Huntsville & Madison County and the annual sponsorship of First Horizon Bank allows our scholars to witness and hear from these amazing women. Last year, we were thrilled to finally recognize the work ██████████ does for our community by selecting her as a Honoree. This recognition came at a perfect time as it was the 20th Anniversary of the event. As an Honoree, ██████████ helped to make the 20th Anniversary a success, with the event raising over \$227,000 in critical funds.

In addition to ██████████ impact on our organization, we are also grateful for the six years of board service ██████████ made from 2016-2021, with at least two of those years managing the board's fiduciary duties as Treasurer. The commitment of your staff continues as ██████████ has served our scholars through annual financial literacy workshops since 2020. With Covid-19's changes, ██████████ added to our workshop offerings by providing virtual mini-financial sessions in both 2020 and 2021. We were elated to welcome her into a mentoring role in 2021, paired with an accounting scholar who will graduate in May 2023.

The mission of the WEDC Foundation is to empower women in North Alabama to achieve their dreams of a better life for themselves and their families. We do this by investing in their pursuit of higher education through mentoring, financial assistance, and professional development. Since 1998, our scholar program has empowered more than 190 women and provided more than \$614,000 in financial assistance.

WEDC Foundation scholars are collegiate women, age 19 or older. They keep a 2.5 or better semester GPA, with an academic load of five or more hours per semester, all while working (at minimum) part-time, with some managing family life. During the selection process, scholars' income levels are verified and based on Federal

Poverty Guidelines, each scholar makes up to 2 ½ times the poverty level based on her family's size. 100% of our current scholars qualify as low-to-moderate income wage earners.

First Horizon Bank's extensive involvement in the WEDC Foundation is exemplary. Our vision for *a world where all women harness the power of education for the benefit of themselves and future generations* becomes conceivable through your empowerment of our scholars and the women in our community.

Please know we are deeply appreciative of your continued support and the long-standing partnership with First Horizon Bank.

Sincerely,



Executive Director  
WEDC Foundation



4/12/22

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 Partners for Better Housing, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

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

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

Sincerely,



CEO, Partners for Better Housing

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



**Ronald McDonald  
House Charities®**  
Arkansas

1501 W. 10th Street, Little Rock, AR 72202  
Celebrating **40 Years** of Serving Families  
rmhcarkansas.org | @rmhcarkansas  
501.374.1956 | Keeping Families Close®

April 4, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

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

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

Dear Sirs:

I am writing to recognize **First Horizon Bank** for its continued generosity and support of our programs for many years. On behalf of Ronald McDonald House Charities of Arkansas, a 501(c)(3) non-profit organization, please accept this letter of support recognizing the significant partnership we enjoy with the bank.

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

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

Gratefully,



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

Thanks to generous donors, RMHC Arkansas provides a "home-away-from-home" for families of children being treated at area hospitals and supports community programs that serve the needs of children.



April 11, 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)

**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 Branches has with TD Bank. We have been partnering with TD Bank in Miami, Florida since 2008.

TD Bank has been a valued partner of Branches and our mission to provide life-changing opportunities to working families and their children to help them break the cycle of generational poverty throughout the Miami community. With TD Bank's support, we have been able to provide Branches' Achieve programs which focus on financial wellness to the local community. Services include personal financial coaching, micro-business development, VITA tax prep, and emergency relief. TD Bank has primarily supported Branches' Achieve programs but has also funded Branches' Grow children's program and provided funding support through their former Bring Change Project. Branches' students have toured TD Bank as field trips in the past and TD Bank employees have also volunteered at Branches and beautified our sites. In addition, [REDACTED] and other employees have made personal gifts to Branches. Since 2008, TD Charitable Foundation has contributed over \$85,000 to Branches' programs which serve low-income families and their children.

On behalf of Branches, 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 [REDACTED] or 305-442-8306 x1006.

Sincerely,

[REDACTED]

President & CEO

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



March 31, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

Sent via email to: [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

Sent via email to: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

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

Broward Housing Solutions' (BHS') primary focus is to provide quality, permanent, and affordable housing opportunities to meet the needs of lower income or homeless people who also have mental illness.

Support from **First Horizon Bank** has enabled BHS to address the serious social issues surrounding homelessness by providing affordable housing. Additionally, **First Horizon Bank** aided BHS in concentrating on two (2) major barriers to health and wellbeing for our community's vulnerable individuals: **Stable Housing** and **Health Management**. Because of **First Horizon Bank**, Broward County is a better place.

To Whom It May Concern:

Since 2018, **First Horizon Bank** has been a valued and supportive partner of BHS' mission, vision and core values. Fiercely committed in helping us make a difference, **First Horizon Bank** leaves no stone unturned in helping us address homelessness with affordable housing.

**First Horizon Bank's** generous contributions coupled with board member involvement of two (2) passionate volunteers, [REDACTED], our 501(c)3, nonprofit organization continues providing affordable housing for our 405 low-income or homeless residents who struggle with mental illness. Sincerely appreciative of our collaborative partnership with **First Horizon Bank**, BHS makes a significant impact, each day, on the high-risk people whom we are privileged to serve. BHS' affordable housing programs include: **Home for the Brave** (homeless veterans); **Youth Solutions** (young adults aging out of foster care); **Samaritan** (homeless, unaccompanied adults); **Broward II** (homeless families), and most recently with a multi-family acquisition, **Senior Solutions** (homeless seniors aged 55 and older).

Should you have any questions, please reach out to me at: 954-764-2890 or

[REDACTED]  
Warmly,

[REDACTED]  
President and CEO

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





April 12, 2022

Mr. James W. Corkery  
Assistant Vice President - Supervision, Regulation & Credit  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall, Philadelphia, PA 19106  
SENT BY EMAIL TO: [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, NY 10173  
SENT BY EMAIL TO: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

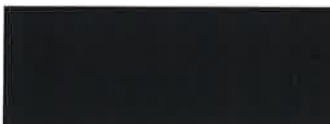
Casa Familia, Inc. is a nonprofit 501(c)(3) in Miami-Dade County, Florida. We are dedicated to creating sustainable, enriched and affordable housing communities, with enriched features, amenities and services designed to benefit adults with intellectual, developmental and other related disabilities. It is anticipated that we will break ground on the Village of Casa Familia, our first phase, later this year and upon completion we will provide housing for up to 60 individuals in 50 one- and two-bedroom apartments. In addition, there will be a state-of-the-art community center and other features that will encourage community engagement among the residents. This will be the first project in the South Florida community and one of only a few in the State of Florida.

First Horizon Bank has been an instrumental supporter of our project, by providing us financial support through their grant program. They have also been an invaluable asset to our community overall through their staff commitment to support nonprofits in our community. In addition, TD is another financial bank with a strong presence in our community and commitment to making our community a better place to work and live. We feel that with the joining of these forces, there will be an even greater positive impact on our community, especially as it relates to supporting our affordable housing needs.

We are also honored to have [REDACTED], Community Development Manager for Florida, as a member of our Board of Directors, who serves on our Executive Committee as our Treasurer. She has gone above and beyond in providing her time, expertise and knowledge which has been instrumental in the success of the organization.

Should you need any additional information or have any questions, please contact me.

Sincerely,



Executive Director

Cc: [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com):

***Dedicated to creating sustainable, enriched and affordable housing communities, with features, amenities and services designed to benefit adults with intellectual, developmental, and other related disabilities***

**1550 Douglas Road  
Suite 280  
Coral Gables, FL 33134**



490 Opa-locka Blvd.  
Suite 20  
Opa-locka, FL 33054  
Phone (305) 687-3545  
Fax (305) 685-9650  
[www.cfnmd.org](http://www.cfnmd.org)

April 12, 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 Community Fund of North Miami Dade, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

The Community Fund of North Miami Dade (CFNMD) is a certified Community Development Financial Institution (CDFI) and mission-based lender dedicated to providing access to capital to underserved businesses in Miami-Dade, Broward and Palm Beach counties with a focus on helping communities and entrepreneurs of color thrive. CFNMD is a subsidiary of the Opa-locka Community Development Corporation, a non-profit that has served the North Miami Dade community for over 40 years providing affordable housing and supportive services.

First Horizon has been a valued partner of Community Fund of North Miami Dade and its mission. With First Horizon's support, and the participation of [REDACTED], Senior Vice President Commercial Group Manager, on CFNMD's Board of Directors and Loan Committee, we have been able to further our technical assistance program to small businesses and provide access to capital to micro and small businesses in the 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,

[REDACTED]  
Executive Director  
Community Fund of North Miami Dade, Inc.

[REDACTED]  
President and CEO  
Opa-Locka Community Development Corporation, Inc.

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

April 20<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 Community Reinvestment Alliance of 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 Community Reinvestment Alliance of Florida and mission to educate and train the community on the Community Reinvestment Act, provide partnerships and collaborations in Florida. With First Horizon's support, we have been able to assist our member organizations in affordable housing, small business assistance and community organization/involvement and continued support of our annual Summit.

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,



Executive Director Community Reinvestment Alliance of Florida

 office: 954.622.4184

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



Administrative Support Center  
901 N. Lake Destiny Road, Suite 400  
Maitland, FL 32751  
[EmbraceFamilies.org](http://EmbraceFamilies.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)

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:

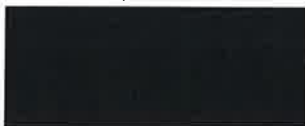
We are profoundly grateful for the many years of staunch support that First Horizon Bank has provided to the work of Embrace Families, a 501©3 non-profit organization, on behalf of vulnerable Central Florida children and families. In particular, the Bank's involvement in our Cars for Kids in Foster Care program, which provides affordable car loans for current and former youth in foster care, has been an invaluable investment in the lives of these young people.

This program, which is seen as a transformative national model, would not be possible without the vision and direct involvement of our partners at First Horizon Bank. Whereas before youth in foster care, without the safety net of a traditional family structure, were at the mercy of lenders with predatory loan rates, this program provides an affordable path to securing a vehicle, while allowing them to build their credit history and accomplish their educational and career goals. Suffice it to say, this program directly changes lives for young people throughout the state of Florida.

Since 2015, Florida Horizon Bank / IBERIABANK has contributed annually to the risk management pool to assist youth in foster care (or those who became adults while in foster care) in financing a vehicle. The funds, along with a matching amount from Embrace Families, are used to secure a portion or all of the outstanding balances of vehicle loans from a reputable, mainstream lender (i.e., major car dealer, bank, credit union). Backed by the Bank's recurring contribution, each year we have been able to expand the car loan program to benefit additional youth. First Horizon team members also support our holiday gift drive that benefits children, teens and young adults in foster care, along with numerous other initiatives throughout the year.

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

Sincerely,



Vice President, Foundation



**FLITE Center**  
5201 NW 33<sup>rd</sup> Avenue  
Fort Lauderdale, FL 33309  
Tel. 954.530.4686  
Fax. 954.530.4721  
www.flitecenter.org

**2022 Officers**

April 5, 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 FLITE 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 FLITE Center whose mission to is to guide those aging out of foster care and other vulnerable youth for successful transition to independence through education, employment, housing and system of care coordination, in Broward County, FL. With First Horizon's support, we have been able to provide 452 youth with housing services, 541 youth with education and life skills (including financial literacy) services, 514 youth with education services and 1,360 youth with resource navigation services (including assistance with food, bus passes, furniture for housing, community referrals, 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,

CEO

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

In conformity with IRS guidelines, please be advised that, unless otherwise stated, we have not provided you with any goods and services in consideration of this contribution. Please save this gift acknowledgement for your tax return. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR THE FLITE CENTER (REGISTRATION #: CH33947) MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE 1-800-435-7352 WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Our mission is to guide those aging out of foster care and other vulnerable youth for successful transition to independence through housing, education, employment, wellness and system of care coordination. Our vision is that no youth travels the road to adulthood alone.

March 30, 2022

[REDACTED]  
SVP, CRA Director  
First Horizon Bank

RE: Thank You

Dear [REDACTED],

Thank you for First Horizon's gracious and generous contribution in support of Florida Community Loan Fund's current fiscal year program expenses.

As a multifaceted, 501(c)3 lending institution, FCLF provides affordable, flexible capital for nonprofit and for-profit community development borrowers. As a mission-driven lender, every loan we finance must demonstrate significant social impact for low-income people and communities.

Since inception, FCLF has financed \$494 million through 411 loans into projects that have leveraged over \$1.3 billion. In addition, over 17,000 jobs have been created and retained, and more than 549,906 Floridians have access to affordable housing, supportive housing, healthcare, education, food security, and other essential services. Your continued support is vital to our mission to maximize opportunities for people and places outside the economic mainstream.

Thank you, on behalf of FCLF's Board of Directors, our staff, and most importantly, the people and communities we have the privilege to serve. We look forward to reporting our progress in the near future.

Sincerely,

[REDACTED]  
Development Officer

cc: [REDACTED]

THE FLORIDA COMMUNITY LOAN FUND, INC. IS A 501(C) (3) NON-PROFIT ORGANIZATION, INCORPORATED IN THE STATE OF FLORIDA (REGISTRATION NUMBER CH8044). A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (1-800-HELP-FLA) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.



*April 5, 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)

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

Dear Mr. Corkery:

My name is [REDACTED] and I am the CEO of Habitat for Humanity of Greater Miami, a 501(c)3 non-profit organization focusing on affordable housing in Miami-Dade County, FL. I am writing this letter in support of TD's acquisition of First Horizon.

First Horizon has been engaged with Habitat Miami for many years now. Not only does the bank sponsor and support many of our builds and events, but have also assisted us in generating operating dollars by purchasing Habitat mortgages through their CRA departments. Additionally, [REDACTED] from said department, has served as Chair of our annual Hard Hats and High Heels event, one of our most important fundraisers. Their commitment extends far beyond and institutional one, they have taken a personal interest in Habitat and the population we serve.

Both First Horizon and TD individually have been great supporters of Habitat Miami's mission of helping low-income families achieve home-ownership. We know firsthand their commitment to the Miami-Dade market. WE are certain that once united, their impact will be even more significant. It is in their DNA.

We wholeheartedly endorse the union of these two institutions and look forward to continuing to work together for the betterments of our community.

[REDACTED SIGNATURE]  
Chief Executive Officer

cc: [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com) ;

*April 5, 2022*



Housing Counseling  
Approved by HUD

April 2, 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 Housing Foundation of America, 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 Housing Foundation of America, Inc., and mission to address the needs of individuals and families as it pertains to attainable housing. We aim to strengthen the relationship between homeowners, potential homeowners and the community by partnering with public and private organizations to disseminate timely and useful information through our educational programs, outreach efforts, and counseling services with an emphasis on the low to moderate income households in the communities we serve which include Miami-Dade County, FL, Broward County, FL, Palm Beach County, FL, and Guilford County, NC.

With First Horizon's support, we have been able to increase our outreach efforts through financial education through our Homeless to Hopeful (H2H) Home Buyer Club Meetings held monthly. These classes focus on credit and budgeting for long term clients seeking homeownership.

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 by calling me at 954-923-5001 or email

Sincerely,

[Redacted Signature]  
[Redacted Name], Executive Director at Housing Foundation of America, Inc.

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

**Housing Foundation of America, Inc.**

A HUD Certified Counseling Agency

---

2400 N. University Drive, Suite 200 • Pembroke Pines, Florida 33024 • Office: 954.923.5001 • Fax:  
954.924.1225

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





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,



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).

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

Milagro Center Seeing the Future in Today's Stars w/ Logo is a Service Mark of the Milagro Foundation, Inc. All Rights Reserved

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695 Auburn Avenue, Delray Beach, FL 33444 561.279.2970 [www.milagrocenter.org](http://www.milagrocenter.org)





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,



Executive Director

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



April 22, 2022

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

Dear Mr. Corkery,

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

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

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



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

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

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

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

Thank you for your consideration of my comments.

Sincerely,

[REDACTED]

President and CEO  
Atlanta Neighborhood Development Partnership, Inc.

*ANDP, Inc. is a tax-exempt organization outlined in Section 501(c)(3) of the Internal Revenue Code (EIN [58-1946632])*



229 PEACHTREE STREET NE, STE 705 | ATLANTA, GEORGIA 30303-1605 | PHONE 404-522-2637 FAX 404-523-4357  
www.andpi.org @andpinc | www.andphomes.org @andphomes | www.piecebypieceatlanta.org @piecebypieceatl



*Offering Hope, Changing Lives*

April 6, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

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

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

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

Sincerely,



*President*



P.O. Box 582  
Houma, LA 70361  
[www.BavouCF.org](http://www.BavouCF.org)

April 13, 2022

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

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

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

Sincerely,



Executive Director

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





**Big Brothers  
Big Sisters**  
OF SOUTHWEST  
LOUISIANA

**2022  
Board of  
Directors:**

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)

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

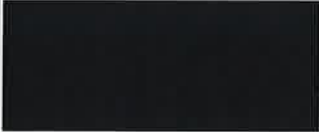

Dear Sir:

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

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

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,

  
Executive Director  
Phone: 337-478-5437 x111  


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



supporting family life, building a stronger community

THE LEADERSHIP CENTER  
AUTISM SUPPORT ALLIANCE  
CHILDREN'S ADVOCACY CENTER  
SHANNON COX COUNSELING CENTER  
HUMAN SERVICES RESPONSE INSTITUTE  
CASA COURT APPOINTED SPECIAL ADVOCATES  
CFAN CHILDREN AND FAMILIES ACTION NETWORK  
PERFORMANCE EMPLOYEE ASSISTANCE AND BUSINESS SERVICES

April 4, 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 Family & Youth Counseling Agency, 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 Bank has been a valued partner to Family & Youth and its mission to provide affordable and professional support through programs and services dedicated to advocacy, counseling, and education for the people of Southwest Louisiana and in communities that we are called to serve. The partnership between Family & Youth and First Horizon Bank has allowed for services dedicated to children and families in Southwest Louisiana to be provided to low-income individuals in Calcasieu Parish. With the support of First Horizon's support we are able to impact the community in the following ways...

- Children will receive services through the Children's Advocacy Center
- Individuals, families, or children will receive life change counseling services
- Youth will be provided services through the Leadership Center for Youth

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.

  
President & CEO

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

Family and Youth Counseling Agency, Inc. • 220 Louie St., Lake Charles, LA 70601 • Phone 337 436-9533 • Fax 337 439-9941 • [www.fyca.org](http://www.fyca.org)

Family and Youth is licensed by the State of Louisiana and certified under the Standards for Excellence Institute.  
Member of the Alliance for Children and Families. A United Way Agency





April 4, 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:

On behalf of the Food Bank of Northeast Louisiana, a 501(c)3 non-profit organization, I am very pleased to write this letter of support recognizing the wonderful partnership we enjoy with First Horizon. I would like to recognize First Horizon Bank for their continued generosity and support of the Food Bank's mission and hunger-relief work.

The Food Bank of Northeast Louisiana has been serving the community since 1997, and, with First Horizon's support, last year we were able to provide over 5.8 million meals to those who struggle to put food on their table. More specifically, First Horizon has been a longtime supporter of our Senior Food Box Program in both Lincoln and Ouachita parishes. This is a program that serves our most vulnerable senior citizens, most who are living on very low fixed incomes, and often are making hard choices between buying food and their medicine and other vital necessities. When asked on a survey, the seniors responded that the program makes them feel like the community cares about them. We sincerely thank First Horizon for helping to provide that peace of mind to our most treasured seniors.

Through our engagement with First Horizon, we have witnessed the bank's commitment to the people they serve. We are grateful for all that the bank has done to support our mission and our community. Please don't hesitate to contact me at 318-322-3567 if you have any further questions.

Sincerely,



Executive Director, Food Bank of Northeast Louisiana

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

Phone (318) 322-3567  
Fax (318) 322-1620

P.O. Box 5048, Monroe, LA 71211

[www.foodbanknela.org](http://www.foodbanknela.org)  
Tax ID 72-1333809



**Food Bank of Northwest Louisiana**  
285 Mount Zion Road  
Shreveport, LA 71106



**Food Bank of  
Northwest Louisiana**



2021-2022  
Board of Directors

April 1, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

I am writing to recognize First Horizon Bank for its continued generosity and support of our organization and its programs. Please accept this letter of support on behalf of the Northwest Louisiana Food Bank dba Food Bank of Northwest Louisiana, a 501(c)3 non-profit organization located in Shreveport, Louisiana. We are grateful for the committed partnership we enjoy with the bank and appreciate their willingness to join us in the fight to end hunger.

First Horizon has been a valued partner of the Food Bank of Northwest Louisiana and our mission to be the primary resource for fighting hunger in Northwest Louisiana. With First Horizon's support, we have been able to distribute of 15 million pounds of food to 75,000 of our less fortunate neighbors since 2016.

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,



Executive Director



**Mailing Address**

P.O. Box 65150  
Shreveport, LA 71136  
318.675.2400  
[www.foodbanknla.org](http://www.foodbanknla.org)



Junior Achievement of  
Greater New Orleans, Inc.  
5100 Orleans Avenue  
New Orleans, LA 70124  
504-569-8650  
Fax 504-569-8660  
[www.jagno.org](http://www.jagno.org)

April 5, 2022

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

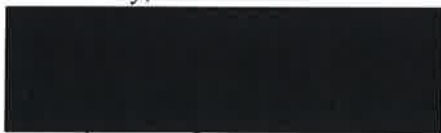
Dear Sirs:

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

First Horizon has been a valued partner of Junior Achievement and our mission to inspire and prepare young people to succeed in the Greater New Orleans region. With First Horizon's support, we have been able to provide JA programming to several thousand students just in the past few years. This year specifically, our schools were hard hit by Hurricane Ida. With First Horizon's support, we were able to provide much needed school supplies, hygiene kits and school uniforms to over 6,000 students in 8 of our highest impacted schools in multiple parishes

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,



President  
Junior Achievement of Greater New Orleans

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

**Junior Achievement of Greater New Orleans inspires and prepares young people to successfully participate in our economy through workforce readiness, entrepreneurship and financial literacy.**



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

April 15, 2022

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

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

Dear Mr. Corkery:

I am writing on behalf of Lafayette Habitat for Humanity to recognize First Horizon Bank for its continued generosity and support of our affordable homeownership and neighborhood revitalization 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 any further information.

Sincerely,



Executive Director

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



April 6, 2022

Mr. 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)

**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

Very truly yours,



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, [REDACTED]



April 5, 2022

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

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

Dear Sir:

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

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

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

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

Sincerely,



Executive Director



New Orleans

RTNO

Executive Director

RTNO Board

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

4/7/22

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sir:

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

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

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

Sincerely,

Executive Director, Rebuilding Together New Orleans  
| 504.616.7877

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



Rebuilding Together  
New Orleans

SOUTHERN MUTUAL HELP ASSOCIATION, Inc.

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



April 18, 2022

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

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Almonte,

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

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

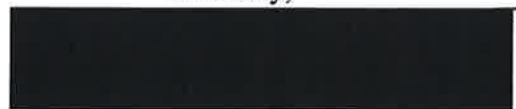
Additionally, the foundation grant support of SMHA's Rural Recovery Response work is enabling over 40 families in eight rural settlements (thus far) to have the skilled labor and materials to get back in their homes.

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

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

We look forward to continuing such a visionary partnership.

Sincerely,



President



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







United Way of Acadiana

215 E PINHOOK ROAD  
LAFAYETTE, LA 70501  
337.233.8302  
UNITEDWAYOFACADIANA.ORG

April 4, 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**

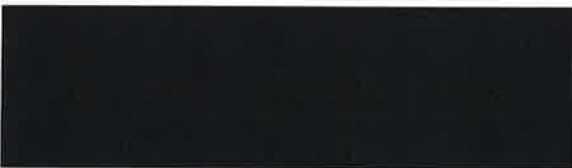
Dear Sirs:

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

First Horizon has been a valued partner of United Way of Acadiana and our mission “to unite people and organizations with passion, expertise, and resources to create more opportunities for a better life” in the Acadiana region. With First Horizon’s support, we have been able to provide financial education to families, improve educational resources, provide necessary disaster relief, and operate many other programs in our community. In fact, at our recent Annual Meeting, the First Horizon team was recognized with the annual Torian Award, the highest award for our corporate partners.

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,



President/CEO  
United Way of Acadiana  
cc: First Horizon Bank via email at [CRA@firsthorizon.com](mailto:CRA@firsthorizon.com)

**CORPORATE CORNERSTONE PARTNERS**

ACADIAN COMPANIES | CAPITAL ONE | ENTERGY | FIRST HORIZON | KATCTV3 | SCP HEALTH | SUPER 1 FOODS



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 Urban League of Louisiana, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Urban League of Louisiana and our mission to Empower Communities and Change Lives in New Orleans Louisiana and other target cities across the state for over 10 years. With First Horizon's annual support, we have been able to have a greater community impact through programs of our Centers for Excellence. Programs of Urban League's Centers of Excellence include our Clarence L. Barney Head Start Center serving children ages 0 – 4 years old, Project Ready which provides support to high school students in grades 9 – 12, the Parent Information Center, Office of Workforce Development, the Center for Entrepreneurship and Innovation which includes the Women's Business Resource Center and Contractor Resource Center, and the Urban League's Center for Policy and Social Justice. These programs focus on kindergarten readiness, college and career readiness, workforce readiness, small business sustainability, equity, fairness and inclusion.

Through these programs we provide a range of Financial Literacy, particularly for high school students preparing for college and a career, and for a range of Workforce participants seeking to become economically self-sufficient. First Horizon has been a stalwart supporter of small businesses and building their capacity to sustain and grow. First Horizon's [REDACTED] serves on the Urban League of Louisiana's Board of Directors and she also serves on the Program Committee where she provides guidance and



support annually to the Urban League's Women's Business Resource Center. First Horizon's Support also includes annual support of Urban League small business initiatives such as the Women In Construction Convening and the Women In Business Challenge Pitch Competition and Accelerator Program which focuses on supporting women business owners with financial information and resources to build successful business models. Lastly, First Horizon's support assists the Urban League to produce its Annual Empowerment and Policy Conference Policy Cycle which includes the Annual Empowerment & Policy Conference, Policy Conference Listening Tours and Working Groups. Collectively these events provide the annual framework for the Urban League to hear directly from the public and engage with them around critical social-economic issues impacting poverty and economic development in our communities. The Urban League of Louisiana impacts over 10,000 individuals each year.

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,



President & CEO

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



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 Palmer Home for Children, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon Bank has been a valued partner of Palmer Home for Children in Hernando, MS and the Mid-South. For more than 125 years, Palmer Home for Children has been a safe home for children in need. We are proud to partner with First Horizon Bank and wanted to share how our mission meets Community Reinvestment Act (CRA) standards.

**The majority of the children and families that we serve come from low-income households or are homeless.** While we accept referrals from across the country, the majority of the children in our care are from Mississippi and the Memphis Metro area. **Palmer Home provides restorative homes to these children regardless of race, gender or background.**

We provide the following services to children ranging in age from newborn to 24 years old:

- **Campus Care** – Our residential campus for children provides a Christ-centered family atmosphere where children feel safe, connected to trustworthy adults, and supported as they grow and develop in our care. Each child is placed with a caregiver couple in one of our six on-campus homes.
- **Foster Care** – With a network of families throughout Mississippi and Tennessee, children receive support and connection of a family through Palmer Home's certified foster families.

- **Family Care** – Infants of mothers in prison receive nurturing care with the goal of reunification. Staff and caregivers also offer support for mothers in prison and after release. Our certified foster families work to cultivate the bond between the mother and child in their care.
- **Transitional Care** – Our transitional program gives guidance and coaching for young adults between the ages of 18 – 24. With a goal of preparing each person for independence through career and vocational development, as well as other life-skills to succeed as young adults, this program includes housing and dedicated staff to support these young adults as they navigate their own individual journeys into adulthood.

Palmer Home for Children is privately funded, allowing us to operate independently and in the best interest of our children. We desire to offer healing and loving homes to all who come through our door and to be the first point of contact for children in need throughout Mississippi, Tennessee and the Mid-South.

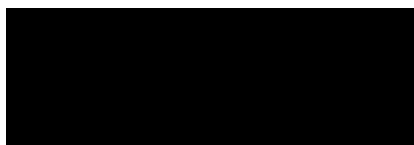
The love and care each child needs are matters of the heart; they're unique to each child's experience and design and can't be quantified. However, Palmer Home is committed to the *Whole Child Initiative* in order to restore each individual child educationally, physically, emotionally, socially and spiritually. In order to provide nurturing and healing homes, there must be homes, there must be warm beds, clean baths, tables filled with food and well-equipped caregivers and support teams, ready to love, serve, pray for, and nurture each child. There must be resources, case managers, counselors and tutors to provide these continually and in the long-term for sustainable outcomes. First Horizon Bank's support helps make all this possible.

We would welcome the opportunity to invite you to our campus so you can see our mission first-hand.

Through our engagement with First Horizon Bank, we know firsthand the bank's commitment to the people and businesses they serve. We are grateful for all the bank has done to help support our mission.

Please let me know if I can provide further information.

Gratefully,



Sr. Director of Development



**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**

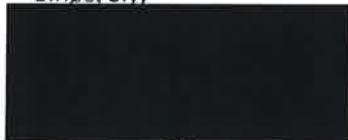
Dear Sirs:

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 [REDACTED] 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,



CEO



NHSNYC Provides Resources to Stabilize Neighborhoods





*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:

We are writing to recognize First Horizon Bank for its continued support of our programs and generosity in the community. On behalf of Black Wall Street AVL, 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 Black Wall Street AVL and it's mission to start, grow, and expand Black Businesses and revitalize Black Wall Street in Asheville and Western North Carolina. We have a cohort of 84 Black Owned businesses and with First Horizon's help, we have been able to support those businesses to collectively earn over \$1 Million in Revenue in the year 2021. This is significant because almost 50% of those people previously lived on less than \$20,000/year. Our partnership with First Horizon includes, then teaching a 6-series course on banking, supporting our Black Wall Street Bootcamp, helping new business owners open their first business bank account, and volunteering to serve on our Board of Directors. It is rare that such a large organization would see value and commit to locally supporting people trying to turn their ideas into a business - but that's exactly what First Horizon did. One hallmark of our partnership was their support of Black Wall Street winning the RFP when the City of Asheville granted usage of the city-owned property to us for \$1/year. First Horizon was there all along the way and even advocated to decision-makers to look favorably upon our request. They have been supportive since our inception, and we look forward to a long partnership as First Horizon continues to grow.

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,



Black Wall Street AVL

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





**Exodus Homes \* Exodus Works**  
**P.O. Box 3311 Hickory, N.C. 28603**  
**828-324-2390 Office**  
**324-7983 FAX**  
[www.exodushomes.org](http://www.exodushomes.org)



Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106

April 4, 2022

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

It is my pleasure to send this letter of support for First Horizon Bank for their many years of generous support for Exodus Homes, a 501 © 3 non-profit organization. We are deeply grateful for the committed partnership with First Horizon that has spanned over 25 years and helped us accomplish our mission to provide faith-based supportive housing for homeless recovering people returning to the community from treatment centers and prison in Hickory, NC.

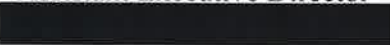
First Horizon has partnered with us in purchasing many of our properties by providing down payment assistance and low interest loans. The bank was supportive of our 2018 capital campaign, provided financial assistance during the COVID pandemic and most recently helped us purchase new heavy duty laundry equipment for our two apartment complexes.

In our work with First Horizon, we can testify to the bank's commitment to this community and the businesses they serve. Surely their help is a primary reason for our success today. Please do not hesitate to contact me for additional information about what First Horizon Bank means to Exodus Homes and the community.

Sincerely,



Assistant Executive Director



828-962-8196



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. Since 2009, First Horizon Bank, formerly First Tennessee Bank, has made significant investments in Inter-Faith Food Shuttle, a 501(c)3 non-profit organization. Please accept this letter of support recognizing the committed partnership we enjoy with the bank.

The partnership has spanned board member participation, event sponsorship, volunteerism, as well as funding for critical programming throughout central North Carolina. Most recently in response to the COVID-19 Pandemic, First Horizon supported our food recovery and distribution efforts that brought food directly to the point of need for neighbors at risk of hunger. More recently in 2021, First Horizon Bank made an investment in the Food Shuttle's child nutrition programs such as Backpack Buddies and School Pantries, as well as our Agriculture Education initiatives.

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 by contacting me at [REDACTED] or 941-876-8017.

Sincerely,

[REDACTED]

Director of Development and Corporate Relations

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

1001 Blair Drive Raleigh, NC 27606  
Foodshuttle.org | 919.250.0043 | info@foodshuttle.org

April 5, 2022

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

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

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

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

Sincerely,  
The Knothole Foundation



Its: Duly Authorized Agent

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



**FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY**

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  
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340 Madison Avenue, Fifth Floor  
New York, New York 10173  
Email: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

**YMCA of Catawba Valley**

701 1<sup>st</sup> Street NW  
Hickory, NC 28601

(P) 828 324 9622

(F) 828 324 2249

(W) [www.ymcacv.org](http://www.ymcacv.org)

**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 YMCA of Catawba Valley, 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 YMCA of Catawba Valley and mission to Hickory, NC. [REDACTED] serves our Chief Volunteer Officer. With First Horizon's support, we have been able to fund campaign projects that allow us to serve more families through our youth development programs and healthy living initiatives like Diabetes Prevention and LiveStrong at the Y for cancer survivors. Our partnership has allowed the Y to serve families without the assets to pay full price for invaluable YMCA programs and services. In addition, we have presented workshops to the community to provide more financial stability. Finally, First Horizon has partnered with our Y to renovate and rejuvenate our facilities creating the Y as the modern community hub for all of Catawba County.

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

Sincerely,

[REDACTED]  
President/CEO  
YMCA of Catawba Valley

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

April 4, 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**

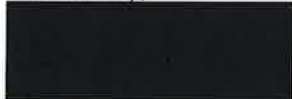
Dear Sirs:

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

First Horizon and TD Bank have both been valued partners of Homes of Hope, and our mission to open doors to economic mobility through housing, economic and workforce development in South Carolina. With First Horizon's and TD Bank's support, we have been able to develop 675 affordable homes, offer connections to resources that lead to economic mobility for all housed households, and provide workforce development certification and employment connections for 323 men who have overcome addictions through our program. We have also developed 2 commercial properties which provided business opportunities for 4 minority-led start-ups, and a 3<sup>rd</sup> property that provides a Small Business Success Center focused on minority owned businesses, a Women's Business Center sponsored by the SBA, and a Community Navigator Program for small business success also sponsored by the SBA, as well as the opportunity for owned real estate for 3 minority-led non-profits to build their sustainability.

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

Sincerely,



President/CEO



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



# northside development group

Physical: 501 Howard Street, Suite A, Spartanburg, SC 29303  
Mailing: PO Box 3362, Spartanburg, SC 29304  
[www.SpartanburgNDG.com](http://www.SpartanburgNDG.com)  
864.598.0097

4/1/2022

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

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

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

Sincerely,

  
CEO  
Northside Development Corporation

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



April 6, 2022

Mr. James W. Corkery  
Federal Reserve Bank of Philadelphia  
Ten Independence Mall  
Philadelphia, PA 19106  
Email: [comments.applications@phil.frb.org](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 City Fields, 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 City Fields and our mission to be a catalyst for change in Cleveland, Tennessee's most overlooked neighborhoods. With First Horizon's support over the past 4 years, we have been able to build and preserve affordable housing, and help low-moderate-income households with downpayment assistance and financial education.

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,

[REDACTED]  
Executive Director  
[REDACTED]

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

[www.cityfieldscdc.com](http://www.cityfieldscdc.com)  
1075 Blythe Ave. SE Cleveland, TN 37311





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

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 programs. On behalf of Habitat for Humanity of Greater Chattanooga Area, 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 Habitat for Humanity and our vision of a world where everyone has a decent place to live in Chattanooga, Tennessee. With First Horizon's support, we have been able to build new affordable housing, preserve existing affordable housing through critical home repairs and modifications, provide important financial education for our partner families and expand our ReStores. First Horizon has also generously shared talented executives to serve on our board and committees, providing not only a broad range of financial assistance, but invaluable expertise and good counsel as well.

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.



President and CEO

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



HomeSource  
east tennessee

HOMESOURCETN.ORG

April 4, 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 Knox Housing Partnership, Inc dba HomeSource east tennessee a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Knox Housing Partnership, Inc dba HomeSource east tennessee and its mission to strengthen communities by providing sustainable housing opportunities in Knoxville, TN and the surrounding communities.

With First Horizon's support, we have been able to continue providing financial literacy, homebuyer and financial literacy education for our low to-moderate income customers for over twenty years. In addition, First Horizon team members have supported our work by participating at both the board and board committee level.

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,

President and CEO

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

Home  
matters



NeighborWorks  
CHARTERED MEMBER



4.2.22

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**

To Whom It May Concern:

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

First Horizon has been a valued partner of Junior Achievement of Memphis and the Mid-South and our mission to empower children to lead independent lives as they work to attain their dreams through programs that teach financial literacy, work readiness, and entrepreneurship in Memphis, TN. With First Horizon's support, we have been able to launch a new Experiential Learning Center in the Binghampton community. As part of our learning center, First Horizon was our first supporter to join our capital campaign as the presenting sponsor of JA BizTown where children connect financial literacy to citizenship, career exploration, and the economic drivers that guide the Mid-South. Far beyond their incredible financial investment, has been the gift of First Horizon team member's volunteer hours. Always the first to say yes and bring LARGE groups of volunteers, First Horizon team members serve in our JA in a Day and JA BizTown program as mentors and guides for our young learners. We are proud to have First Horizon team members on our Board of Trustees and on our Young Professional Board. They are the best of partners with their time, talent, and treasure and these gifts have helped reframe Junior Achievement so that we were able to serve 15,000 children of which over 85% come from our LMI communities.

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,



President and CEO

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,



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.*

*Kingsport Chamber Foundation • 400 Clinchfield Street • Suite 100 • Kingsport, Tennessee 37660 • Phone 423.392.8800 • [kingsportchamber.org](http://kingsportchamber.org)*



**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)

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**

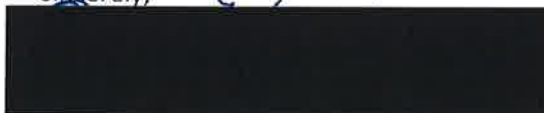
Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of the 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,



President/Chief Executive Officer

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



Community Partner



200 Tech Center Drive • Knoxville, TN 37912 • (865)637-9711 • (800)255-9711 • [mcnabbcenter.org](http://mcnabbcenter.org)

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

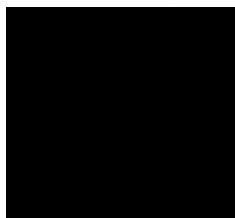
**RE: TD Bank, NA to Acquire First Horizon Bank**

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of the Helen Ross McNabb 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 long-time valued partner of the McNabb Center. The Center is the region's leading nonprofit provider of mental health, substance use, social and victim services. Since 1948, the Center has proudly served individuals with the most needs and fewest resources. Today, the McNabb Center delivers support to more than 36,750 people throughout East Tennessee each year. The McNabb Center is the region's leading nonprofit provider of mental health, substance use, social and victim services. With First Horizon's support, we have been able to increase access to affordable behavioral healthcare by expanding physical clinic space and clinical programming throughout our communities and especially in smaller rural Appalachian service areas.

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.



Vice President of Development and Government Relations

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

---

April 18, 2022

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

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

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

Dear Sirs:

I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of 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 [REDACTED], 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 [REDACTED] 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,

[REDACTED]  
President & CEO

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

██████████  
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!***

Note: This message is for the named person's use only. It may contain confidential, proprietary or legally privileged information. No confidentiality or privilege is waived or lost by any mistransmission. If you receive this message in error, please immediately delete it and all copies of it from your system, destroy any hard copies of it and notify the sender. You must not, directly or indirectly, use, disclose, distribute, print, or copy any part of this message if you are not the intended recipient. Memphis Union Mission and any of its subsidiaries each reserve the right to monitor all e-mail communications through its networks. Any views expressed in this message are those of the individual sender, except where the message states otherwise and the sender is authorized to state them to be the views of any such entity. Thank you!





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 [REDACTED] 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 First 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



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,



Chief Executive Officer



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

First Horizon has been a valued partner of The Housing Fund and mission to *"provide resources and creative leadership to help individuals and communities create and maintain affordable and healthy places in which low- and moderate-income people live"* in Nashville, TN. With First Horizon's support, we have been able to provide down payment assistance programs, homeownership and financial education, and gap financing for developers of affordable housing inventory since 2006.

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

Sincerely,

[Redacted Signature]  
President & Chief Executive Officer

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

---

Board of Directors

President and CEO: [Redacted]

Address: P.O. Box 281345 - Nashville, TN 37228 Phone: 615.780.7000 Website: [www.thehousingfund.org](http://www.thehousingfund.org)

---

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

As President and CEO of the United Way of the Mid-South, it is my privilege to submit these comments, graciously acknowledging and affirming First Horizon Bank's significant investment of resources and services in the communities we serve.

First Horizon has been an exceptional corporate partner in fulfilling the mission of the United Way of the Mid-South (UWMS): to improve the quality of life of Mid-Southerners by mobilizing and aligning community resources to address priority issues and facilitate economic mobility. The city of Memphis has both the highest overall poverty rate (24.6%) among large Metropolitan Statistical Areas with populations greater than 1,000,000, and also the highest child poverty rate (39.6%). As the central focus of our United Way's proactive community impact agenda, we have built a resilient human services ecosystem - *Driving The Dream (DTD)* - that aligns and better integrates the local service delivery system to support families living in poverty; in their achieving economic mobility and advancing toward economic self-sufficiency. Indeed, 96% of the individuals who seek the services provided by the 70 high-performing agencies funded by our United Way are living in poverty or are in low-to-moderate income households. *DTD* is designed to address the root causes that lead to financial insecurity for individuals and families in our community.

It is of vital importance that our corporate community be integrally involved in funding pivotal, agency-based services and our transformative, whole-community impact work. To that end, we are grateful that in the last five (5) years, alone, First Horizon has provided nearly \$7.0 million to our United Way, including more than \$2.0 million from the First Horizon Foundation, in support of our non-profit partners and our broader economic mobility agenda. This level of generosity has consistently propelled First Horizon into the very top tier - the 99th %tile - of annual contributions from our more than 160 corporate partners. Specifically, First Horizon's support has propelled *Driving The Dream* forward as a resilient systemic response to the need for equitable access to much-needed, multi-domain, wraparound resources for the most economically vulnerable in our community.

With a bold, path-forging commitment, funding from the Foundation has specifically undergirded the development of *DTD's* electronic data-sharing platform, an essential component of the evolution of *DTD's* innovative systemic response. The First Horizon Foundation grants accelerated and scaled up our capacity to track and streamline referrals to supports and services, and to launch the process by which information can be transferred bi-directionally between our data source and our agency partners' data sources; eliminating the need for dual-data entry and significantly reducing the challenges of client-centered data transfer, allowing us to focus on maximizing economic outcomes for the families.

Of note, First Horizon's leadership position in standing up this capacity within our community has stimulated replication by other banks. They've affirmed and demonstrated that an investment in a shared data platform

being utilized by local nonprofit agencies providing basic needs and support services to low- and moderate-income individuals meets the qualifications of a community development investment.

The Bank's value to our United Way is institutionalized with an Executive-In-Residence for DTD, and a revolving executive-level Board member; the latter, a position essentially reserved for our priority and strategic partners such as First Horizon. Finally, we are proud to have First Horizon as our banking partner, building our very favorable business relationship upon the footprint of the Bank's charitable support. At the height of the COVID-19 pandemic, First Horizon navigated our application for, and receipt of, \$1.5 million of Paycheck Protection Plan loans - now fully forgiven.

Certainly, we are grateful that the First Horizon Bank has been headquartered in Memphis for over 160 years, and for their long-standing partnership with United Way of the Mid-South. We now look forward to this strong and effectual relationship being further concretized through the bank's merger with Toronto Dominion.

[REDACTED]  
President & CEO  
United Way of the Mid-South

[REDACTED] (901) 433-4340

**Contact:**

[REDACTED]  
Executive Assistant to the President & CEO  
Senior Associate, Human Resources

[REDACTED] (901) 433-4355

1005 Tillman Street, Memphis, TN 38112

**Board of Directors**



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)

**Advisory Council**



RE: TD Bank, NA to Acquire First Horizon Bank

Dear Mr. Corkery,

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

First Horizon has been a valued partner of Dress for Success Houston and its mission of empowering women to achieve economic independence by providing a network of support, professional attire, and development tools to help women thrive in work and life in the greater Houston community. With First Horizon's support, we have been able to provide life-changing resources to achieve a new start and long-term employment for over 1500 women.

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,



Director of Development

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

**DFSH President**





April 4, 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**

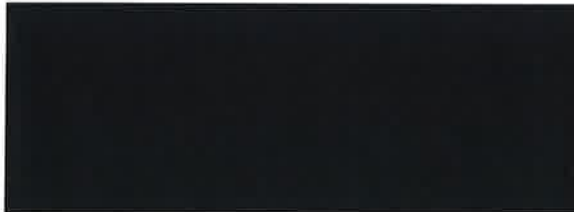
Dear Sirs:

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

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

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

Sincerely,



Development Director  
Rebuilding Together Houston

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

**Girls Incorporated®  
of Bristol**

**885 Clinton Avenue  
Bristol, Virginia 24201  
Tel: 276-669-8686  
Fax: 276-669-2129**

April 12, 2022

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

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



**Inspiring all girls  
to be strong, smart,  
and bold.**

RE: TD Bank, NA to Acquire First Horizon Bank

Dear Sirs:

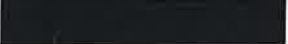
I am writing to recognize First Horizon Bank for its continued generosity and support of our programs. On behalf of Girls Inc. of Bristol, a 501(c)3 non-profit organization, please accept this letter of support recognizing the committed partnership we enjoy with the bank.

First Horizon has been a valued partner of Girls Inc. of Bristol and our mission to inspire all girls to be strong, smart, and bold in Bristol, Virginia, and Bristol, Tennessee. With First Horizon's support, we have been able to serve hundreds of at-risk and low-income youth in our community. Our organization has provided for our children's physical, emotional, and educational needs throughout our partnership with First Horizon. This relationship has allowed us to provide food, clothing, hygiene products, school supplies, household necessities, and other needs our children might have. In addition to this, we have also been able to provide educational experiences that cover topics such as financial literacy, STEM, healthy relationships, personal safety, and many more. All to set our children up for a successful future.

First Horizon has been a constant supporter of Girls Inc. of Bristol, and we cannot thank them enough. We are so grateful to have such a devoted business come alongside us to make the community we share a better place for its youth. This partnership is so important to us as we continue to serve and meet the needs of more children in our area.

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,

  
Director of Fund Development



of Bristol