



OUR STORY

of commitment to community and you!

TD Bank & First Horizon

COMBINING OUR WINNING TEAMS



LEO SALOM
PRESIDENT & CEO

TD Bank, America's
Most Convenient Bank



BRYAN JORDAN
PRESIDENT
& CEO

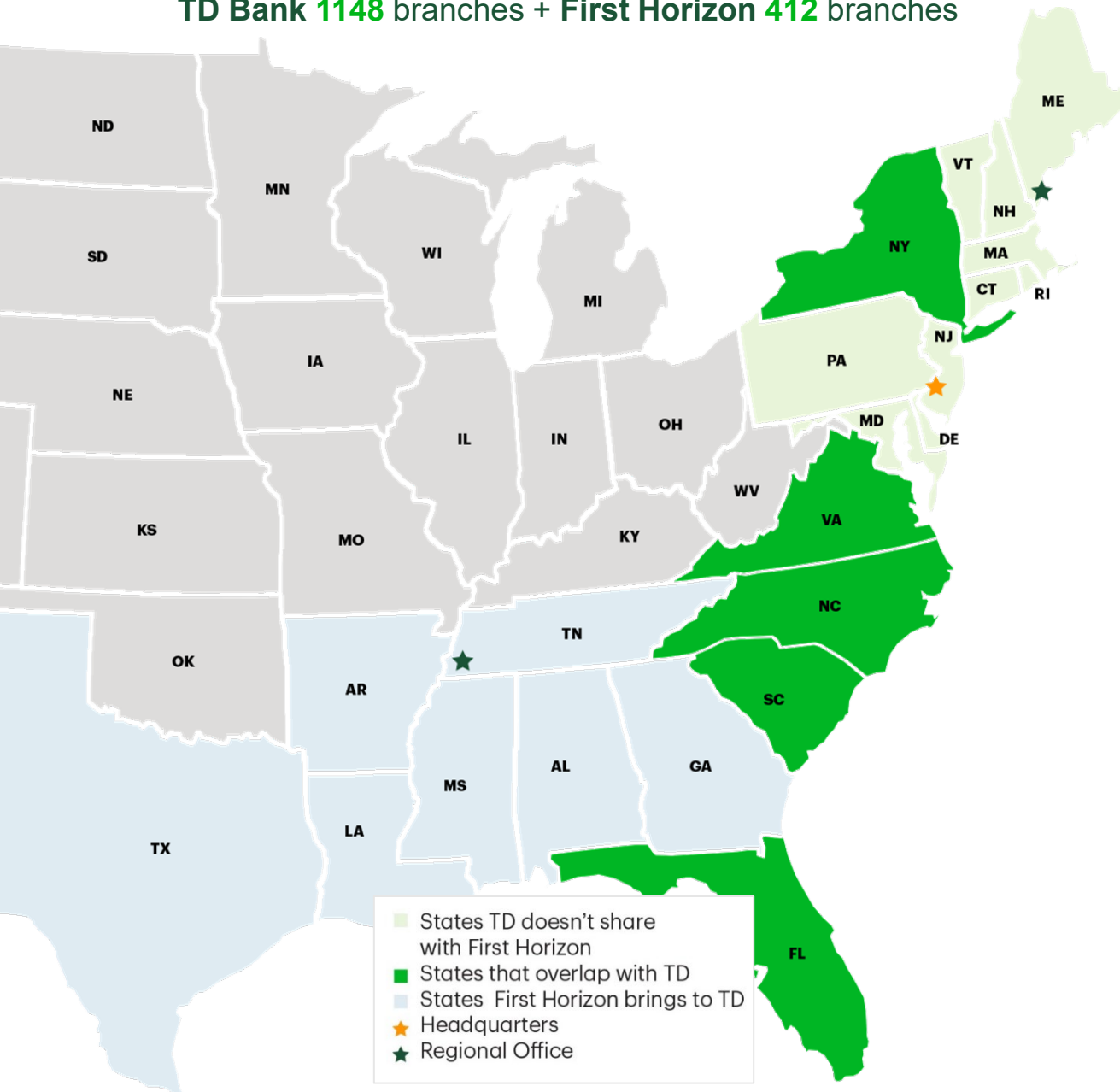
First Horizon Bank

“ I couldn't be more excited to continue to shape our future with **First Horizon Bank** and its outstanding leaders and employees when we become colleagues. I'm thrilled that Bryan Jordan, President and Chief Executive Officer, First Horizon, will join **TD Bank's** leadership team and will work alongside me and the Management Committee to serve customers with a broader product portfolio and greater reach, supported by First Horizon's investments in talent, technology, and innovation.

“ We have built a very strong business at **First Horizon** and by joining forces with **TD Bank** we will be able to both serve customers with a broader product set and significantly accelerate growth across our markets. This is a true growth story. We have long respected TD Bank as a leader in U.S. banking and are confident that their continued and growing investments in our local markets will extend our long history of community support.

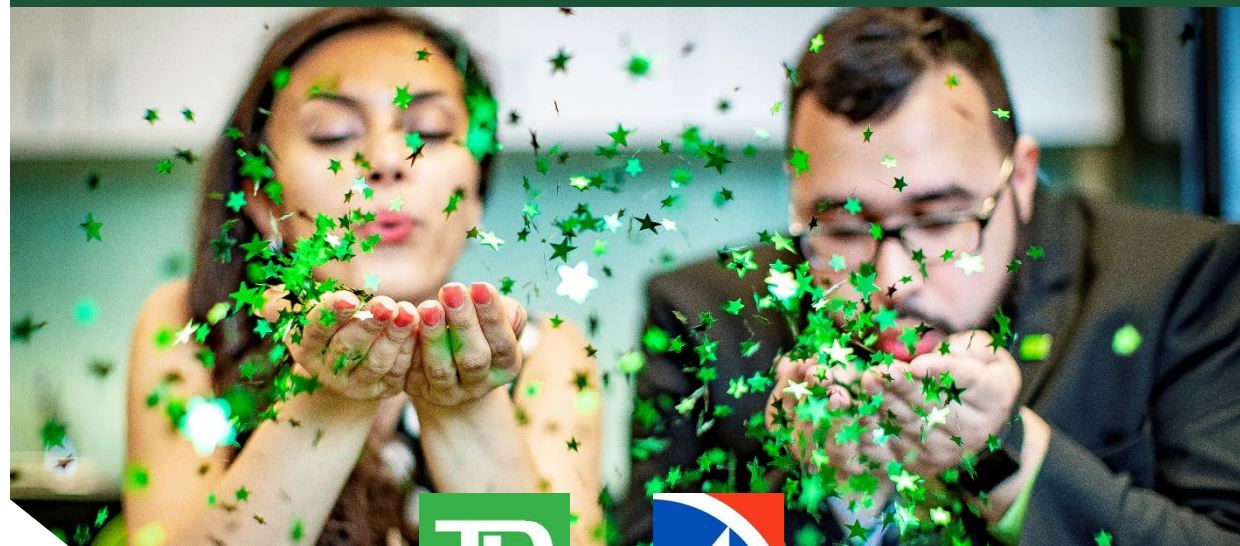
TD BANK & FIRST HORIZON U.S. FOOTPRINT

TD Bank **1148** branches + First Horizon **412** branches



a winning combination

TD BANK & FIRST HORIZON



Acquiring **First Horizon** allows us to quickly expand our presence in some of the fastest growing and most attractive markets in the Southeast. We'll be able to deploy our retail and commercial bank products and offerings in First Horizon markets, positioning **TD Bank** extremely well for future growth. And, of course, we will bring our legendary customer experience model to the Southeast - **a winning combination!**

our purpose

IS OUR PROMISE



COLLEAGUES

we're committed to empowering our **colleagues** to grow their skills, gain new perspectives, and create impact at work and in their communities



CUSTOMERS

we pride ourselves on being **customer-centric**. From the products, services and capabilities that we offer to the local support we provide

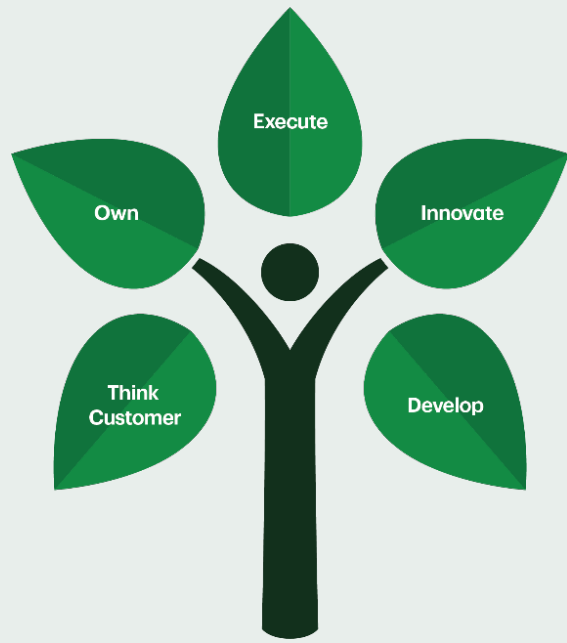


We have a long history of supporting the needs of local communities in accordance with the Community Reinvestment Act (CRA). Our "Outstanding" **CRA** rating reflects an unwavering commitment to serving the communities where we live and work.



COMMUNITIES

our connection to our **communities**, where TD Bank colleagues and customers call home, is foundational to our success across the footprint



TD FRAMEWORK

OUR VISION

be the better bank

OUR PURPOSE

to enrich the lives of our
colleagues, customers,
and communities

community engagement overview

BUILDING A BRIGHTER TOMORROW

OUR SHARED COMMITMENTS

a daily reminder of the work
we must do to drive a more
inclusive tomorrow for
everyone

think like a customer



act like an owner



execute with speed & impact



innovate with purpose



develop our colleagues



welcome to

TD BANK, AMERICA'S MOST CONVENIENT BANK



COLLEAGUES

25,000 colleagues strong, led by local leadership and engaged in the communities we serve



CUSTOMERS

customer-centric and focused on delivering legendary, connected experiences for our more than **9.5 million retail & 675,000 commercial customers**, respectively



COMMUNITIES

deep roots in the communities we serve and an unwavering commitment to building a more inclusive future



SHOWING UP FOR OUR COLLEAGUES

“ I've been working at TD Bank for 10 years and I love working here because I can have great relationships with my customers and also my colleagues. Here at TD Bank, we have happy employees and happy customers! ”

GLEND A FIGUEROA

Assistant Store Manger, Orlando, FL



SHOWING UP FOR OUR COLLEAGUES

we work in a diverse and inclusive workplace, where every voice is heard—and celebrated

- ✓ **Leading** Disability Employer (NOD 2021)
- ✓ **Best Places To Work** for LGBTQ Equality (Human Rights Campaign 2021)
- ✓ **Best of the Best** 2021 (Black EOE Journal)
- ✓ **Gender-Equality** Index (Bloomberg 2021)
- ✓ **Top 50 Companies** for Diversity
(Ranked #14 by DiversityInc in 2021)



building a more DIVERSE & INCLUSIVE FUTURE



COLLEAGUES

"The organization reflects who I am – I am allowed to express my thoughts and have the ability to make contributions."



CUSTOMERS

"TD is a company that speaks to who I am. Not only through the employees I interact with, but it extends to TD's products and the advice I receive."



COMMUNITIES

"TD is helping to create the conditions where everyone has the chance to succeed in a changing world by supporting change, nurturing progress and making it a more inclusive place."

AREAS OF FOCUS

WOMEN IN LEADERSHIP
(WIL)

MULTICULTURAL
INCLUSION

LGBTQ2+

INDIVIDUALS WITH
DIVERSE ABILITIES
(IwDA)

BLACK EMPLOYEE NETWORK
(BEN)

VETERANS

DRIVERS

lead the conversation

+

engage all TD leaders
at every level

+

embed D&I across
colleague life cycle
& talent ecosystem

+

maximize contribution
to our customers and
communities by
delivering one bank

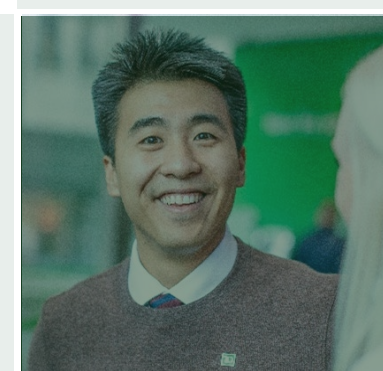
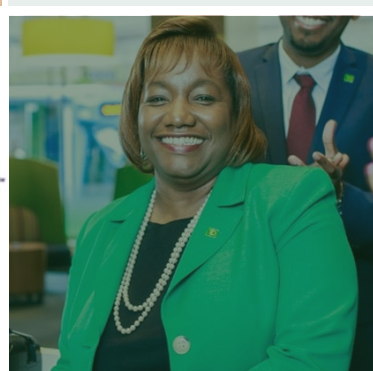
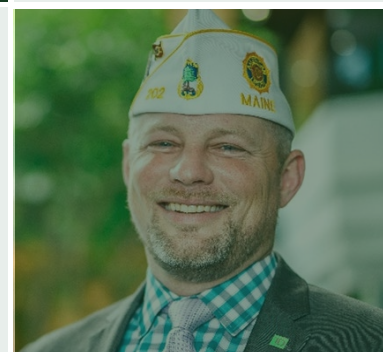
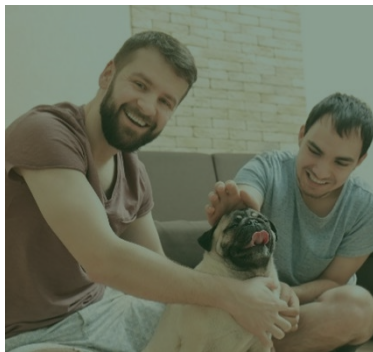


recognition of our
**COMMITMENT
TO DIVERSITY
AND INCLUSION**



REFINITIV® 

TOP 100 COMPANY 2021
Diversity and Inclusion Index





GOING THE EXTRA MILE FOR OUR CUSTOMERS

“ We have a great relationship with Steve Litchfield from TD. We finished our PPP application on a Friday and texted Steve over the weekend. It was stressful, but there is an elevated relationship between TD and TheaterWorks. He helped us so much to get through the stress of it. I am happily, totally celebrating our relationship with Steve and TD. ”

ROB RUGGIERO

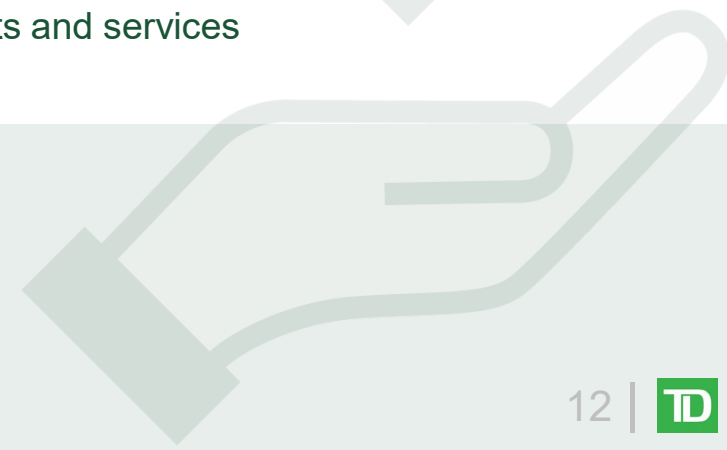
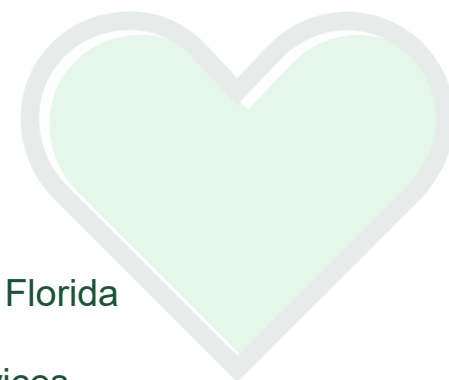
*Artistic Director, TheaterWorks
& small business customer*



GOING THE EXTRA MILE FOR OUR CUSTOMERS

Life happens, and just keeps happening. We're all about banking that fits our customers, not the other way around.

- ✓ **Mobile** banking & **fraud** alerts
- ✓ **Curbside** debit card replacement
- ✓ **Easy-to-understand** financial guidance
- ✓ Small Business **banking specialists**
- ✓ **Longer hours & 1000+ stores** from Maine to Florida
- ✓ **Broad array** of commercial products and services



commercial bank

BUILDING BETTER COMMUNITIES

we work passionately at the local level to help ensure opportunity for all



COMMUNITY DEVELOPMENT LENDING & INVESTMENTS

helping everyone have a place to call home

investing through community development loans & low-income housing tax credits to help develop or preserve affordable housing in LMI areas, contributing \$11.9 billion since 2018

BUSINESS DEVELOPMENT OFFICERS

supporting diverse business owners

focusing on business development, customer advocacy & strategies to help businesses thrive

DIVERSITY & INCLUSION IN THE WORKFORCE

discovering and sponsoring diverse talent

relaunching careers, engaging diverse commercial talent and mentoring the next generation

SMALL BUSINESS LENDING

providing access to capital for the next generation of entrepreneurs

dedicated to the growth of small businesses:

- #1 SBA Lender in footprint 5 years running
- Highest in customer satisfaction for Small Business in the South by J.D. Power, 2021



consumer products

ACCESS TO AFFORDABLE PRODUCTS & SERVICES

we offer an inclusive suite of consumer products designed to meet the needs of our colleagues, customers and communities



HOME LENDING

INCREASING ACCESS TO HOME LENDING SOLUTIONS

programs to address challenges like money for down payments & closing costs



ACCESS TO CREDIT

IMPROVED ACCESS TO AFFORDABLE CREDIT

including a secured card product with embedded financial education



FINANCIAL ACCESS & INCLUSION

ACCESS TO SERVICES FOR THE UNDERBANKED

helping customers access banking without credit checks at deposit opening



FINANCIAL EDUCATION

INCREASED ACCESS TO EDUCATION TOOLS

supporting financial literacy by providing education options that meet consumer needs



HELPING OUR COMMUNITIES THRIVE

“ Because of the **TD Ready Challenge**, we've attracted a major corporation to help us automate our processes, which can reduce bias and influence policies that impact low-to-moderate income households. ”

DR. GERMAINE SMITH – BAUGH
*President & CEO of Urban League
of Broward County*



HELPING OUR COMMUNITIES THRIVE

our colleagues share our commitment and dedication to strengthening local communities

- ✓ **261,823** employee volunteer hours between 2018 – 2021
- ✓ Dedicating **\$775 million** by 2030 for the TD Ready Commitment
- ✓ Supporting women & minority-owned small businesses with a **\$105 million** equity fund

TD **READY** COMMITMENT is opening doors to
A MORE INCLUSIVE & SUSTAINABLE TOMORROW

targeting \$775 million towards community giving by 2030 across four drivers of change



FINANCIAL SECURITY

improve access to resources
to help people live their lives
with financial confidence

early learning
financial literacy
income stability
affordable housing



CONNECTED COMMUNITIES

create the opportunities
people need to connect
with their community

shared experiences
arts and culture
local needs



VIBRANT PLANET

elevate the quality of the
environment so that people
and economies can thrive

low-carbon economy
green spaces



BETTER HEALTH

support more equitable
health outcomes for all

innovative solutions



driver of change

FINANCIAL SECURITY



TD **READY** COMMITMENT

TD Bank and the TD Charitable Foundation, the charitable arm that makes donations to non-profits to help sustain needed programming in the communities we serve, donated more than \$110 million to organizations from 2018-2021



EARLY LEARNING

increase children's access to programs that bridge the learning & graduation gap, including

First Book, a non-profit dedicated to educational equity as a path out of poverty for kids in need

firstbook.org



INCOME STABILITY

prepare people for jobs by investing in training, entrepreneurship and small business with partners like

Black Business Capital Financing Corporation (BBCFC) which supported more than 200 business owners in creating continuity plans & accessing capital

greatnonprofits.org/black-business-capital



AFFORDABLE HOUSING

improve access to affordable housing by supporting organizations like

Credit Builders Alliance to provide sub-grants and technical assistance to help affordable housing providers

creditbuildersalliance.org



FINANCIAL LITERACY

increase financial literacy in a digital age with support for organizations like

Change Machine, which expanded its **Community BOOST** platform using cloud-based Technology to increase access to financial education for all

change-machine.org



TD READY COMMITMENT

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driver of change

CONNECTED COMMUNITIES



SHARED EXPERIENCES

increase opportunities to participate in events and activities that bring people together like

International African American Museum, located in South Carolina, provides education to visitors across the country through far-reaching curriculum and programs

iaamuseum.org



LOCAL NEEDS

respond to local needs where people need help integrating into community with partners such as

IDDeal Work, Live, Play program, a part-time initiative in South Florida for adults with intellectual and developmental disabilities

theideal.foundation.org



ARTS & CULTURE

support and create dialogues in art and culture that are reflective of all voices with partners like

Philadelphia Mural Arts which offers fellowships to cohorts of 20 Black Artists each year where they receive critiques and entrepreneurial art market sessions with curators from the community

muralarts.org



driver of change

VIBRANT PLANET



TD READY COMMITMENT

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GREEN SPACE

enhance and activate green spaces to build stronger communities

TD is one of the top funders of **Neat Streets Miami**, through which **Million Trees Miami** encourages plantings in diverse communities and promotes the creation and enhancement of green spaces.

miamidade.gov/global/recreation/milliontrees



LOW-CARBON ECONOMY

target \$100 billion by 2030 to support the low-carbon economy

Green Opportunities, Asheville, NC, is a new TD partner using our support to respond to needs in public housing and LMI communities through hands-on projects that support the transition to the low-carbon economy.

greenopportunities.org



driver of change

BETTER
HEALTH



TD **READY** COMMITMENT

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INNOVATIVE SOLUTIONS

increase investment in research, technology and innovative solutions that improve access to care for all

The Medical University of South Carolina (MUSC) Hollings Cancer Center received support for their AMEN program—Prostate Screening Program for African American Men an innovative program increasing screenings among African-American men aged 40-65.

web.musc.edu

Nemours Children's Hospital based in Orlando, received support for a two-year pilot program seeking to integrate mental health services into pediatric settings and promote detection and prevention through screenings and early therapeutic interventions.

nemours.org

TD **READY** COMMITMENT

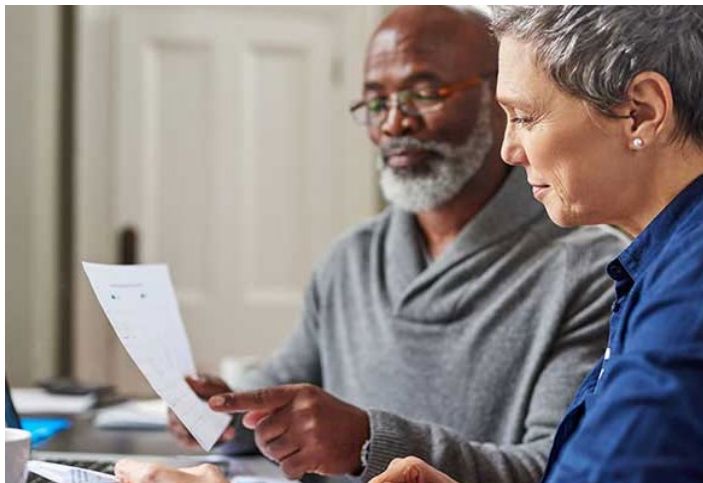


DISASTER RELIEF

through **TD Cares**, we step up to assist communities, customers and colleagues that are impacted by natural disasters. We make donations to support relief efforts in our communities; offer financial assistance to eligible impacted customers, including fee refunds and waivers; and provide emergency grants to impacted TD colleagues

keeping our **PROMISE TO COMMUNITIES**

we are there when our communities need us most from disaster relief to providing housing to everyone



TD **READY CHALLENGE**

an annual initiative that provides grants to non-profit organizations that are making a difference in their communities, with a focus on four key areas: **Financial Security**, **Vibrant Planet**, **Connected Communities** and **Better Health**



HOUSING FOR EVERYONE

affordable housing is an important issue in the communities that we serve and one we care about deeply. Through our annual **Housing for Everyone** grant program, the **TD Charitable Foundation** provides funding to non-profits that are leading the way in protecting and enhancing affordable housing units

highlights SOCIAL & ENVIRONMENTAL



Launched the **TD Essential Banking** product to further meet the needs of the unbanked and underbanked in the US (2021)



Included among *Hispanic Network Magazine's* Best of the Best Top Financial & Banking Companies (2020)



Reduced fees on home equity products for **US veterans and active-duty** service members



First retail bank to be **WELL-certified** for design elements, technologies & features (2018)



\$105 million TD Bank commitment to support minority-owned business in the US (2021)



Introduced new TD pens **made from recycled water bottles**; will recycle **100 million+** bottles in 5 years



9 consecutive years ranked on the DiversityInc Top 50 Companies for Diversity list (no. 14 in 2021)

TD READY COMMITMENT

Launched the 2021 TD Ready Challenge supporting innovative solutions to **address learning loss** for **disproportionately impacted students**



Issued **first U.S. \$1 Billion green bond** (2017)



Became a signatory to the **UN Women's Empowerment Principles**



Recognized by *Forbes* as a **Best Employer for Diversity** for the third year in a row (2021)



Named a **Best Place to Work for Disability Inclusion** for seventh straight year (2021)



Announced a target to achieve an **absolute reduction in GHG emissions** from our operations (Scope 1 & 2) by 25% by 2025, relative to 2019 levels



Listed on the **Dow Jones Sustainability World Index** for the 8th (2021) consecutive year



Participate in evolving industry initiatives: Partnership for Carbon Accounting Financials, RMI Center for Climate-Aligned Finance, and **Net Zero Banking Alliance**



Awarded more than **\$42 million to ~500 local non-profit housing organizations** through our annual Housing for Everyone competition (since 2005)



Ranked #1 in Small Business Administration (**SBA**) **lending** for a fourth consecutive year (2021)



Continue to focus on the importance of **financial education**, hosting almost **500** events in 2021



Installing **dedicated Community Business Development Officers** to serve diverse communities (NYC in 2021)



Celebrated **10 years of TD Tree Days** (2020): 430,000+ trees planted since 2010



Earned a 100% rating and designated a **2021 "Best Place to Work for LGBTQ Equality"** by the Human Rights Campaign Foundation



Developing **sustainable finance offerings** under the oversight of the Sustainable Finance Executive Council



First bank in North America to become **carbon neutral** (2010)



Announced target **\$100B by 2030 to support transition to low-carbon economy** (2017)



Eliminated limited & single use plastic products & 70% of plastic bags used for packaging; **will save 5 million+ plastic bags in 5 years**

TD Bank & First Horizon

COMBINING OUR WINNING TEAMS

A portrait of Bharat Masrani, CEO of TD Bank Group. He is a middle-aged man with glasses, wearing a dark pinstripe suit, a white shirt, and a patterned tie. He is smiling slightly. A small TD logo pin is visible on his lapel.

**BHARAT
MASRANI**
CEO

TD Bank Group

“ **First Horizon** and **TD Bank** share a common belief that we thrive when the communities in which we live and work thrive. TD Bank is committed to growing our presence and investments across the states in which First Horizon operates. We look forward to supporting our local communities to help build inclusive futures where all have the opportunity to succeed in a rapidly-changing world. ”