

Our Approach

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## TD Stories - Customers & Clients

### Keeping customers in their homes

Financial Services Representative, Carmela Caschera, was in her office when she was approached by a married couple. They were distraught and told Carmela that they needed help. Due to the state of the economy, it was becoming very difficult for him to sell cars, and as a result their combined income was no longer enough to pay all their bills.

The couple was looking for a way to skip their mortgage payment so that they could use the money to pay utility bills that they were already behind on paying. The request to skip their mortgage payment was already in process; however, while they were signing the request Carmela noticed that she could renew their mortgage early at a lower rate, which in turn would lower their payments without a penalty.

"It was a great feeling to be able to help these customers. They were so happy that the wife started to cry."

*Carmela Caschera, Ontario*

### Providing financial stress relief

"In reviewing my client's portfolio, it was immediately apparent he needed financial help: credit cards were maxed out, overdraft completely used and his line of credit was in 'delinquent' status.

"I invited both my client and his spouse to attend a meeting so we could review their finances together. This client was not just finding things "tight" – he was on the verge of full-blown financial distress. His work hours had been reduced, and his spouse was picking up extra shifts.

"I was able to provide a first-step solution by having his next eight biweekly payments skipped in order to address credit-card needs and then provided a loan extension to give him extra breathing room. Next I processed a request to re-amortize his mortgage from 19 years to 33 years.

"Needless to say, the client was ecstatic with the end result. He and his spouse are now on the way to becoming more financially healthy."

*David Boucher, Alberta*

### Helping elderly customers

When Bill Anthony noticed that his aging mother was no longer able to manage her finances, it became clear that he and his siblings needed to help out. His mother was a long-time legacy TD Banknorth customer, so Bill reached out to his mother's home branch in Longmeadow, Massachusetts, and was overwhelmed by the level of service he received. Reorganizing his mother's finances was a complicated and stressful undertaking, but the TD staff eased the situation. They made it simple and were always there, ready to assist, no matter how big or small the issue. "You only get one chance to do things right the first time – and TD got it right," says Bill Anthony. "Banking isn't about numbers and procedure. It's about the person – dealing with individuals and supporting them however you can."

*Bill Anthony, Chicago, Illinois*

### Meeting the evolving needs of our clients

Diversity at TD is about making sure our employees and customers – of all backgrounds – see themselves reflected in everything that we do. That couldn't be truer for many lesbian, gay, bisexual and transgender (LGBT) customers in downtown Vancouver who have Glynis Davisson as their TD Waterhouse Financial Planner. Glynis works with a number of LGBT customers, helping them to achieve their financial goals.

"Many members of the LGBT community are not aware of the financial implications of marriage or common-law relationships," says Glynis. "It's up to us to educate our customers about their options and to work closely with them to build a financial plan."

In July 2009, TD Waterhouse put together Financial Planning Considerations for Same Sex Couples, a wealth-planning resource to assist advisers, planners and branch employees when having important financial planning discussions with LGBT customers.

*Glynis Davisson, B.C.*

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