

25-001



[Redacted]

January 2, 2025 at 3:31 PM EST

NEW

Respond

Assign to me

Assign Alert

Close Alert

Add Note

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	01/02/2025, 03:31 PM
Alert Reopened	No	Creation Date	01/01/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	12/31/2024
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	Central South Jersey	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	PA / NJ		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
01/02/2025, 3:34:09 PM EST · System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
01/02/2025, 3:33:26 PM EST · System Generated
EE/IB

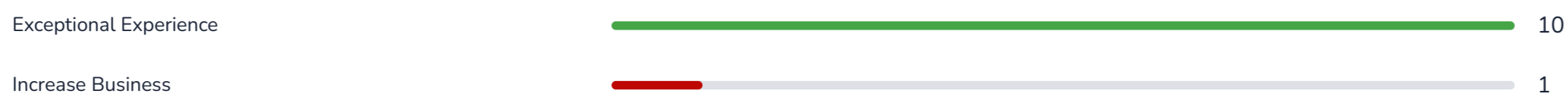
Comment

Overall Comments
 I like the fact that your branches are open on Saturday and Sunday.

Reason for Scores
 The branch was well staffed, in contrast to your Montville location which always has a significant line of customers waiting to complete their transactions. You should never have closed your Lake Hiawatha, NJ location!

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes





[Redacted]

January 2, 2025 at 3:31 PM EST

Previous touchpoints used

None	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Previous calls	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Previous branch visit / interaction	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Website	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Mobile app	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Online banking	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other: specify	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Additional information

Recent store interaction	<input checked="" type="checkbox"/> In person inside the store	<input type="checkbox"/> In person at the drive-up service	<input type="checkbox"/> I did not have an interaction with a store representative
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Privacy opt-ins

Privacy opt-in	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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January 6, 2025

[Redacted]

Dear [Redacted]:

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]
- And, a vast network of ATMs

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

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

Sincerely,

[Redacted]

[Redacted]

TD Bank "America's Most Convenient Bank"

December 29, 2024



To Whom it May Concern:

I have been a depositor of TD Bank for quite some time. The reason I became a customer was because of your advertisement that stated that your bank was "America's Most Convenient Bank."

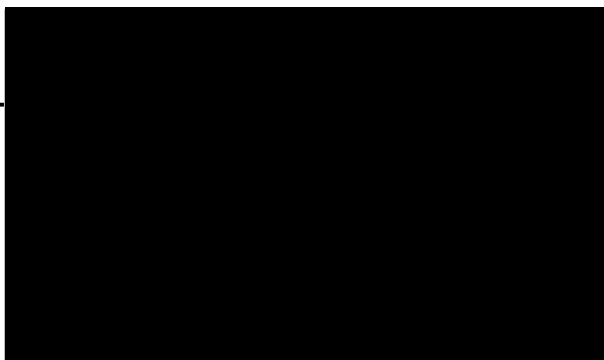
Sorry to say that that is no longer true anymore and you need to change your signs.

When you removed the change counting machine, TD Bank became "America's Most Venient Bank".

Now, as of January 1, 2025 you are shortening your hours. It was very convenient to have your bank open at 8:30AM. So, as of January 1, 2025, your signs should now read "America's Most ient Bank".

The only thing that would change those signs would be to close on Sundays. If that occurs, TD bank will then be known as "America's Most Bank". They will be just like all the other banks in the neighborhood; ie: Chase, Bank of America, etc.

Very truly yours,



25-002

Resolution Date: 2025-01-03

Resolution Details:

SM had the following conversation on 1.3: [REDACTED] expressed that she did need follow up call and that she was occupied. She wanted to share her discontent with our new hours. She continued to express that we are no different from other banks however SM expressed that we continue to focus on customer service and the hours still longer then other banks. We do not require appointments and we here to service any additional banking needs and to reach out for additional banking concerns. SM did not specifically address her comment regarding Penny because the true nature of her complaint was the change in hours. She was expressing how over the years, TD has removed features that in her opinion made us convenient and that we are becoming more and more like any other bank. She really didn't want to talk to SM. Customer does not want follow up call and was annoyed that we called.

From:
To:
Cc:



Subject:

Date: Monday, January 6, 2025 10:22:17 AM

Please Note: SLA (Customer Contact) is due within 24 hours from the date and time the original email is sent from Social Media Team.

Customer Information

Customer Name	[REDACTED]
Contact Information	[REDACTED]
Customer Influence	25
Account Number	[REDACTED]
Social Channel	twitter
Twitter X Handle/Facebook Name	[REDACTED]

Store Information

Store Name & Address	[REDACTED]
Market	[REDACTED]
Market President of Retail	OPEN
Retail Market Manager	[REDACTED]

Detail Summary

[REDACTED] reached out to let us know the hours on the door at the Killingworth Store have not been updated. They arrived at 8:45am and the Store was not open despite the sign saying 8:30am was the Store opening time. The Customer had to wait until 9:00am to enter the Store and be serviced.

They stated that they "need more professionalism from my bank. No apology or explanation was offered."

Conversation History

Direct Messages
1/6/25

9:37 AM

We showed up to the branch in killingworth, ct today at 8:45. The hours on the door, as well as on Google, say the bank opens at 8:30am. They don't open until 9am so we had to wait. It's not professional at all - why haven't the hours been updated on the door? I need more professionalism from my bank. No apology or explanation was offered.

TD Routing 9:37 AM

Thank you for contacting TD Bank, America's Most Convenient Bank. For your own security and safety, never send personal or confidential information (account numbers, PIN numbers, usernames, passwords or any other confidential information) through this forum. Please note, we may request contact information in order to further assist you. Conversations may be retained.

joined at 9:37 AM on behalf of TDBank_US

9:39 AM

Hi thanks for reaching out. We would be happy to have your complaint escalated to our Leadership team, who can call you directly within 3 business days. Please reply with your full name as it appears on the account and the best number to reach you, and someone will be in touch.

We will still escalate the issue with the sign on the door even if you do not wish to be contacted directly.

We haven't heard back from you today. We will be addressing the posted hours on the door. Thank you for letting us know. If you change your mind about being contacted, you can provide your name and number whenever you get a chance, and we will still have someone call you! Thank you for choosing TD for your banking needs. We hope you have a great rest of your day. Stay safe and take care!

9:47 AM

Thank you for the details. I will get started on forwarding this to leadership. They will be in contact within 3 business days. Once I have completed the process, I will send you a message with the escalation ID for your records.

9:48 AM

Thank you!

10:20 AM

Thank you for your patience. I have finished escalating your concerns with for your records. I will be closing our conversation here. However, a member of our Leadership Team will be in contact with you within 3 business days. - Robin

[Redacted signature block]

Resolution Date: 2025-01-06

Resolution Details:

Sm connected with the customer: I was able to pick up the phone around 12:55 pm today 01/06/2025 and speak to [REDACTED], I apologized for the initial inconvenience of not properly communicating the new store hours or having signage on the hour board located on the outside of the main door with our updated hours, we have signage only on the drive thru and inside the vestibule, I made sure to listen to his concerns and frustrations and apologize again for the lack of verbal communication and visible communication. He repeated that he really appreciated me listening as well as making the attempt to call him. I also apologized for the long wait times on the phone and reassured that I have reached out to technology on multiple occasions for caller ID and voicemail to be set up and that those word orders are still pending. He told me what he would have done if he had people waiting and while I agreed we should have offered a better solution we have to make sure the store is secure before letting clients in the building which he understood. Overall, I do not believe he is very happy with the experience he had but I do believe he greatly appreciated the phone call and conversation because he was heard and acknowledged and not given excuses but sincere apologies and empathy.



[REDACTED]

January 15, 2025 at 4:14 PM EST

- [Respond](#)
- [Reassign Alert](#)
- [Close Alert](#)
- [Add Note](#)

Profile

Alert Type	Digital: Customer Follow-up Request: Low score	Response Date	01/15/2025, 04:14 PM
Alert Reopened	No	Creation Date	01/15/2025, 03:10 PM
Survey Program	TDB Digital	Transaction entry date	01/13/2025
Sub Program	TDB Online	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Team/Unit	TDB Online	Email name	[REDACTED]
Survey ID	[REDACTED]	Customer phone number	[REDACTED]
		Customer email	[REDACTED]
		Survey Language	English
		Survey Status	COMPLETED

Actions Taken

- Alert Assigned**
01/16/2025, 10:06:17 AM EST - [REDACTED]
Assigned to [REDACTED]
- Alert Created: Digital: Customer Follow-up Request: Low score**
01/15/2025, 4:14:50 PM EST - System Generated
EE/IB

Comment

Ease comment
 easy interface..... just not happy with service from the employee

Overall Comments
 I closed my accounts because TD Bank closed the 2 closest and convenient branches to me. The limits on mobile deposit are too low for my needs.

Reason for Scores
 I had a balance in my account and it was eaten up by fees. I asked for the balanced to be returned to me as I asked and received confirmation that my account would be closed in October. November is the 1st fee for \$15 then another \$15 in December. My balance was only \$13 and change but it was my money. The representative messaged me and said they reversed the fees, but neglected to refund my money to me. Now I cannot sign in to online banking to address this with the rep

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Factors Responses



Privacy opt-ins

Privacy opt-in Yes No

From: [Redacted]
Date: Friday, January 24, 2025 10:57:29 AM

Good Morning [Redacted]

Thank you for the update. I appreciate your help. I will reconnect with the customer to advise.

Thank You,

[Redacted]

TD Bank America's Most Convenient Bank

[Redacted]

From: [Redacted]
[Redacted]
[Redacted]
[Redacted]

Subject: RE: [Redacted]

I apologize for the delay. I just copied you on the official check request.

[Redacted]

TD Bank America's Most Convenient Bank

[Redacted]

From: [Redacted]
[Redacted]
[Redacted]
[Redacted]

Subject: RE: [Redacted]

Good Morning,

Just following up. **SLA is today.**

Please advise if you are able to assist with having a check mailed to the customer.

Thank You,

From:

Subject:

Good afternoon,

We received a LEI survey from the following customer.

After speaking to the customer today, he is requesting to have a check mailed for the \$13.14 he was owed for the interest on his savings account.

Customer called on October 17, 2024 to close the account. The request was submitted however the account remained open due to interest not posting until 10/30/2024. Customer noticed the account was still open and reached out via secure message in Jan 2025. The customer was charged 2 \$15 fees which left the account overdrawn \$16.86. The agent credited the account for \$16.86 and submitted another request to close the account. Customer is now requesting the \$13.14 in interest he is owed. Customer has no open accounts with the bank. Please advise if you can assist and have a check mailed to the customer for the \$13.14.

Thank You,

Angela Harrison-Collier

Confidential



[REDACTED]

January 24, 2025 at 3:19 PM EST

Respond Reassign Alert Close Alert Add Note

Profile

Table with 2 columns: Field Name and Value. Fields include Alert Type, Alert Reopened, Survey Program, Sub Program, Survey Type, Task CD, Agent Queue Name, Team/Unit, Employee ID, Program, Call Centre Location, GM, Manager, VP, SVP, Unit Creation Date, Survey ID, Response Date, Creation Date, Transaction entry date, TDB Customer type, Customer full name, Email name, Customer email, Survey Language, Survey Status, Call Key ID.

Actions Taken

- Alert Assigned 01/24/2025, 3:35:35 PM EST - [REDACTED] Assigned to [REDACTED]
Alert status set to New 01/24/2025, 3:22:54 PM EST - System Generated
Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score 01/24/2025, 3:21:44 PM EST - System Generated EE/B

Comment

Ease comment
My issue should have been fixed and reflected on the spot. Also, it should have been the bank that noticed their error, not me.

Reason for Scores

I am DEEPLY frustrated with my experience. I know this is an auto-email due to my lengthy call time speaking with multiple TD bank representatives, but it is UNACCEPTABLE that I brought a check to deposit at the TD bank in Hoboken, and they deposited my money in someone else's account. I spent multiple hours on the phone, not working (which I am a freelance worker, working for myself) so the time I spent on the phone trying to have someone fix an issue that was caused by the bank itself was insane. I would have to agree now that TD Bank is NOT America's most convenient bank. It was also crazy that the problem was caught by me, and the response via corporate was empathetic, helpful and normal but they said they could not see a reflection of the resolve until 2-3 days and that I should contact TD Bank of Hoboken. When I did, the lack of urgency, and honestly care from [REDACTED] who was a customer service representative, was absolutely unacceptable. She was rude, and matter of fact about this being a run of the mill problem, for me this was a HUGE issue that she was showing zero care about. I called even before I spoke to her, and no managers were available in the location, so the person on the phone said they would have the assistant manager call me back in a half hour - he did not. Finally an hour later [REDACTED] the Manager of the branch called me back saying the problem would be reflected in my account tomorrow and he was nice about it, but I would say overall considering that TD Bank Hoboken messed up, the lack of accountability and concern was the most disappointing. Having my account overdrawn, not having the ability to buy groceries for the week all because they put my money in someone else's account.

I have banked with TD Bank for over 20 years and this experience has made me revisit why I even stay with TD Bank. If I can't even trust to deposit a check in person, why am I banking here? I live in Jersey city, and there isn't a branch close to my apartment, so I had to travel to the Hoboken location anyway so to have them mess up so astronomically is unacceptable. Let's see if this even message even gets to a human that will reach out to me directly and maybe then I will assess my thoughts about where I stand with TD Bank. No WAY will I ever bank at the Hoboken location, which is my closest location and I even have to take two trains to get to - ridiculous.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Virtual Assistant Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No

From:

Date:

Friday, January 24, 2025 4:38:48 PM

I spoke with [REDACTED] yesterday and apologized for the inconvenience. In error the check she deposited was credited to the wrong account. She notified the store after customer service had put through the adjustment. The check had not cleared in the account so unfortunately there was nothing we could do.

I told her the funds would be available this morning and they were.

I spoke to her again this afternoon at 4:10 to again apologize for the inconvenience. I asked her to introduce herself the next time she was in the Hoboken store and assured her a more pleasant experience.

Yesterday I spoke with [REDACTED] and the teller that made the deposit.

[REDACTED]

From:

Subject:

Good Afternoon,

We received an Office of CEO Complaint from our customer, [REDACTED]

Looping in for review and customer contact please.

Customer Complaint My issue should have been fixed and reflected on the spot. Also, it should have been the bank that noticed their error, not me.

I am DEEPLY frustrated with my experience. I know this is an auto-email due to my lengthy call time speaking with multiple TD bank representatives, but it is UNACCEPTABLE that I brought a check to deposit at the TD bank in Hoboken, and they

deposited my money in someone else's account. I spent multiple hours on the phone, not working (which I am a freelance worker, working for myself) so the time I spent on the phone trying to have someone fix an issue that was caused by the bank itself was insane. I would have to agree now that TD Bank is NOT America's most convenient bank. It was also crazy that the problem was caught by me, and the response via corporate was empathetic, helpful and normal but they said they could not see a reflection of the resolve until 2-3 days and that I should contact TD Bank of Hoboken. When I did, the lack of urgency, and honestly care from [REDACTED] who was a customer service representative, was absolutely unacceptable. She was rude, and matter of fact about this being a run of the mill problem, for me this was a HUGE issue that she was showing zero care about. I called even before I spoke to her, and no managers were available in the location, so the person on the phone said they would have the assistant manager call me back in a half hour - he did not. Finally an hour later [REDACTED] the Manager of the branch called me back saying the problem would be reflected in my account tomorrow and he was nice about it, but I would say overall considering that TD Bank Hoboken messed up, the lack of accountability and concern was the most disappointing. Having my account overdrawn, not having the ability to buy groceries for the week all because they put my money in someone else's account.

I have banked with TD Bank for over 20 years and this experience has made me revisit why I even stay with TD Bank. If I can't even trust to deposit a check in person, why am I banking here? I live in Jersey city, and there isn't a branch close to my apartment, so I had to travel to the Hoboken location anyway so to have them mess up so astronomically is unacceptable. Let's see if this even message even gets to a human that will reach out to me directly and maybe then I will assess my thoughts about where I stand with TD Bank. No WAY will I ever bank at the Hoboken location, which is my closest location and I even have to take two trains to get to - ridiculous.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Once you have connected with the customer, please provide the following information:

Date of every call/attempt including if VM's were left:

Customer's Concerns:

Resolution:

Please also advise if coaching was provided?

Thank you,

[Redacted signature block]

Confidential

Confidential



[REDACTED]

January 30, 2025 at 2:59 PM EST

- Respond ▾
- Reassign Alert
- Close Alert
- Add Note

Profile

Alert Type	TDB Phone Channel: Customer Follow-Up Request: Low Score	Response Date	01/30/2025, 02:59 PM
Alert Reopened	No	Creation Date	01/30/2025, 02:40 PM
Survey Program	TDB Phone	Transaction entry date	01/29/2025
Sub Program	TDB Core Phone	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Task CD	Customer Authentication Indicator	Email name	[REDACTED]
Agent Queue Name	1	Customer phone number	[REDACTED]
Team/Unit	[REDACTED]	Customer email	[REDACTED]
Employee ID	[REDACTED]	Survey Language	English
Program	[REDACTED]	Survey Status	COMPLETED
Call Centre Location	[REDACTED]	Call Key ID	[REDACTED]
GM	[REDACTED]		
Manager	[REDACTED]		
VP	[REDACTED]		
SVP	[REDACTED]		
Unit Creation Date	[REDACTED]		
Survey ID	[REDACTED]		

Actions Taken

- Alert Assigned**
01/30/2025, 3:32:10 PM EST - [REDACTED]
Assigned to [REDACTED]
- Alert status set to New**
01/30/2025, 3:00:08 PM EST - System Generated
- Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score**
01/30/2025, 2:59:54 PM EST - System Generated
EE/IB

Comment

Overall Comments
 Services lack

Reason for Scores

I need to cash a cheque that's greater than \$5k. I don't live near TD branches (none in the state of Texas). This is ridiculous.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Virtual Assistant Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No

25-006

Resolution Date

2025-01-30

Resolution Entered By



Resolution Details

Rob spoke with the customer on 1-30. I apologized to the customer and advised since he was not near a branch location he could mail the check in. I provided the mailing address and reviewed the procedure with the customer. The customer advised he was informed of this when he called in. The customer thanked me for the call and we disconnected.



[REDACTED]

February 24, 2025 at 6:13 PM EST

[Respond](#) [Reassign Alert](#) [Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB Phone Channel: Customer Follow-Up Request: Low Score	Response Date	02/24/2025, 06:13 PM
Alert Reopened	No	Creation Date	02/24/2025, 02:40 PM
Survey Program	TDB Phone	Transaction entry date	02/22/2025
Sub Program	TDB Core Phone	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Task CD	Customer Authentication Indicator	Email name	[REDACTED]
Agent Queue Name	1	Customer phone number	[REDACTED]
Team/Unit	[REDACTED]	Customer email	[REDACTED]
Employee ID	[REDACTED]	Survey Language	English
Program	[REDACTED]	Survey Status	COMPLETED
Call Centre Location	[REDACTED]	Call Key ID	[REDACTED]
GM	[REDACTED]		
Manager	[REDACTED]		
VP	[REDACTED]		
SVP	[REDACTED]		
Unit Creation Date	01/17/2025		
Survey ID	[REDACTED]		

Actions Taken

- Alert Assigned**
02/25/2025, 8:44:15 AM EST - [REDACTED]
Assigned to [REDACTED]
- Alert status set to New**
02/24/2025, 6:14:27 PM EST - System Generated
- Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score**
02/24/2025, 6:14:15 PM EST - System Generated
EE/B

Comment

Reason for Scores
 🗣️ The person stated I should go into the branch, 🗣️ however I work full time. 🗣️ TD bank has cut down their hours considerably. 🗣️ And now they are closed on Sundays now making it very inconvenient for me. 🗣️ I have CD's that are maturing and want to find out the rates. 🗣️ I may not want to rollover. 🗣️ Thinking about pulling my monies out, and investing. 🗣️ Also hold times when I call are outrageous.

Other Text channel one
 CD renewal rates

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown

Exceptional Experience	<div style="width: 10%;"></div>	1
Increase Business	<div style="width: 50%;"></div>	5

Attributes

Understood your needs	<div style="width: 50%;"></div>	5
Communicated Clearly	<div style="width: 50%;"></div>	5
Was knowledgeable	<div style="width: 50%;"></div>	5
Went beyond your initial need	<div style="width: 30%;"></div>	3
Ease to complete request	<div style="width: 10%;"></div>	1

Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Virtual Assistant Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No



March 4, 2025



Dear [REDACTED],

Thank you for taking the time to share your concerns with us regarding CD rates.

We know you have many choices when it comes to your banking needs, and we are thankful you are allowing us the opportunity to research and provide a resolution to your concerns.

Unfortunately, we have not been able to get in contact with you. Your concern is our concern! At your earliest convenience, please call us at [REDACTED] or send us an email at [REDACTED] so I can learn more about your issue and discuss a resolution.

Sincerely,



TD Bank, America's Most Convenient Bank

From:



Date:

Sunday, March 9, 2025 7:42:16 AM

Please Note: SLA (Customer Contact) is due within 24 hours from the date and time the original email is sent from Social Media Team.

Customer Information

Customer Name	[Redacted]
Contact Information	[Redacted]
Customer Influence	NA
Account Number	[Redacted]
Social Channel	Facebook
Twitter X Handle/Facebook Name	[Redacted]

Store Information

Store Name & Address	[Redacted]
Market	PA & South Jersey Market
Market President of Retail	[Redacted]
Retail Market Manager	[Redacted]

Detail Summary

Our customer contacted us because they are upset another store location near them has closed, and the remaining locations have limited to no safe deposit box availability. They are looking into other banks because of this.

Conversation History

Private Messages
3/9/2025

[Redacted] 7:08 AM

Thank you for closing my branch when there's no other safe deposit boxes of my size within a reasonable driving range. Forcing me to choose another bank. I appreciate it.

TD Routing 7:08 AM

Thank you for contacting TD Bank, America's Most Convenient Bank. For your own security and safety, never send personal or confidential information (account numbers, PIN numbers, usernames, passwords or any other confidential information) through this forum. Please note, we may request contact information in order to further assist you. Conversations may be retained.

[REDACTED] 7:14 AM

Hello, [REDACTED] We hear your concern about nearby store locations and safe deposit boxes. You may wish to utilize our Store Locator at the following link to find convenient locations and review where safe deposit boxes are offered:

[https://www.td.com/us/en/personal-banking/store-locator#\[REDACTED\]](https://www.td.com/us/en/personal-banking/store-locator#[REDACTED])

[REDACTED] 7:16 AM

I've already called every one within a reasonable radius. This is the second time this has happened. We are now looking into other banks

[REDACTED] 7:23 AM

I'd like to escalate this to members of our Leadership Team so they can review and contact you directly. Please confirm your full name exactly as it appears on your account and the best phone number to contact you currently. [REDACTED]

[REDACTED] 7:26 AM

[REDACTED] Every one in the area now has a wait list.

[REDACTED] 7:27 AM

I'll begin the escalation now. Once it is completed, I will provide the case ID number in the next response for your records. [REDACTED]

[REDACTED] 7:41 AM

Thank you for your patience. We have escalated your concerns to our Leadership team for further review, with the case number [REDACTED] Someone will connect within 3 business days. [REDACTED]

Confidential

Confidential

Confidential

25-008



March 10, 2025

[REDACTED]

Dear Mr. [REDACTED]

Thank you for your recent communication regarding the consolidation of our Store located at 346 W. Trenton Ave., Morrisville, PA 190067. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

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

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

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

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

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

Sincerely,

[REDACTED]

[REDACTED]

From: [REDACTED]
Subject: RE: Bristol, NH Branch
Date: Monday, March 10, 2025 4:26:57 AM

-----\r\nCAUTION: EXTERNAL MAIL. DO NOT CLICK ON
LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.\r\nATTENTION : COURRIEL EXTERNE. NE
CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PI\u00C8CES JOINTES AUXQUELS VOUS NE
FAITES PAS CONFIANCE\r\n-----

Sure! Thank you!

[REDACTED]

[REDACTED]

[REDACTED]

> On 03/07/2025 12:41 PM EST Account, [REDACTED]
wrote:

>

>

> Good afternoon,

>

> I am in receipt of your email below. Getting things right and providing you a legendary Customer experience is a top priority for us. Could you please provide your full name, address, and phone number so we can investigate your concern? We have 24-hour customer service available to assist at 888-751-9000.

>

> Thank you.

>

> [REDACTED]

> TD Bank America's Most Convenient Bank

>

> -----Original Message-----

> From: [REDACTED]

> Sent: Thursday, March 6, 2025 6:13 PM

> To: [REDACTED]

> Subject: Bristol, NH Branch

>

>

-----\r\nCAUTION: EXTERNAL MAIL. DO NOT CLICK ON
LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.\r\nATTENTION : COURRIEL EXTERNE. NE
CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PI\u00C8CES JOINTES AUXQUELS VOUS NE
FAITES PAS CONFIANCE\r\n-----

>

> Hello,
> I heard that the TD Bank branch located in Bristol, NH is potentially closing?
>
> If this is true, I am asking Corporate that you reconsider, please! This Branch is the closest and most convenient for many full and seasonal residents in the Bristol, NH area.
> I personally have done business at this branch as well as branches 1.5 hours away.
>
> The parking and access isn't the greatest, but I will continue to patronize this branch as long as I can.
>
> Thank you for your time!
> [REDACTED]
> [REDACTED]
>
> Internal
>
>
> Internal
>
>
> Internal
>
> This message and any attachments may contain confidential or privileged information meant only for the use of the intended recipients of this message. If you are not the intended recipient of this message, please notify the sender by return email, and delete this and all copies of this message and any attachments from your system. Any unauthorized disclosure, use, distribution, or reproduction of this message or any attachments is prohibited and may be unlawful.



Bank

America's Most Convenient Bank®

March 10, 2025

[Redacted]

Dear [Redacted],

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]

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

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

Sincerely,

[Redacted]

Digital: Customer Follow-up Request: Low score - goes to next state in 39 hours NEW



[Redacted]

March 8, 2025 at 7:21 PM EST

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

Profile

Alert Type	Digital: Customer Follow-up Request: Low score	Response Date	03/08/2025, 07:21 PM
Alert Reopened	No	Creation Date	03/04/2025, 03:22 PM
Survey Program	TDB Digital	Transaction entry date	03/01/2025
Sub Program	TDB Online	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	TDB Online	Email name	[Redacted]
Survey ID	[Redacted]	Customer phone number	[Redacted]
		Customer email	[Redacted]
		Survey Language	English
		Survey Status	COMPLETED

Actions Taken

- Alert Created: Digital: Customer Follow-up Request: Low score**
03/08/2025, 7:22:02 PM EST - System Generated
EE/IB

Comment

- Ease comment**

🗨️ this is not about online banking. 🗨️ I'm extremely saddened by TD's decision to close our hometown branch in East Longmedow, MA. 🗨️ I've used the branch since it opened a long time ago. 🗨️ We will be closing our accounts and use any number of other banks who have branches in or town.

Overall Comments
🗨️ sad that you are closing our branch in town which was so convenient. 🗨️ I will close the accounts so I can use a bank in my hometown

Reason for Scores
🗨️ they did a great job s they always do.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Factors Responses



Privacy opt-ins

Privacy opt-in Yes No

25-010



Bank

America's Most Convenient Bank®

March 11, 2025

[REDACTED]

Dear [REDACTED],

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [REDACTED]

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

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

Sincerely,

[REDACTED]

[REDACTED]

From: [REDACTED]
Subject: FW: TD Bank Ringwood Closure
Date: Monday, March 10, 2025 3:00:49 PM

Hi Team, Please see below. Thank you! [REDACTED]

From: [REDACTED]
[REDACTED]
[REDACTED]
Subject: FW: TD Bank Ringwood Closure

From: [REDACTED]
[REDACTED]
[REDACTED]
Subject: TD Bank Ringwood Closure

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

Good Morning [REDACTED],

I received a letter from TD Bank stating that the Ringwood Branch intends to close the location on June 5, 2025. I have received an overwhelming concern from residents regarding having access to their money without having to pay ATM fees at alternate banks or drive to the Oakland or Pompton Lakes TD Branch. I'm reaching out to see if there is any opportunity for TD to have a freestanding ATM remain in the Borough of Ringwood possibly inside one of the retail stores or on one of the Shopping Center properties so that residents can make deposits and withdrawals without having to commute to an alternate branch. If you are not the intended recipient of a request such as this, please forward or direct the request to the appropriate parties.

Thank you,

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

25-011



Bank

America's Most Convenient Bank®

March 13, 2025

[Redacted]

Dear [Redacted]

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]

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

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

Sincerely,

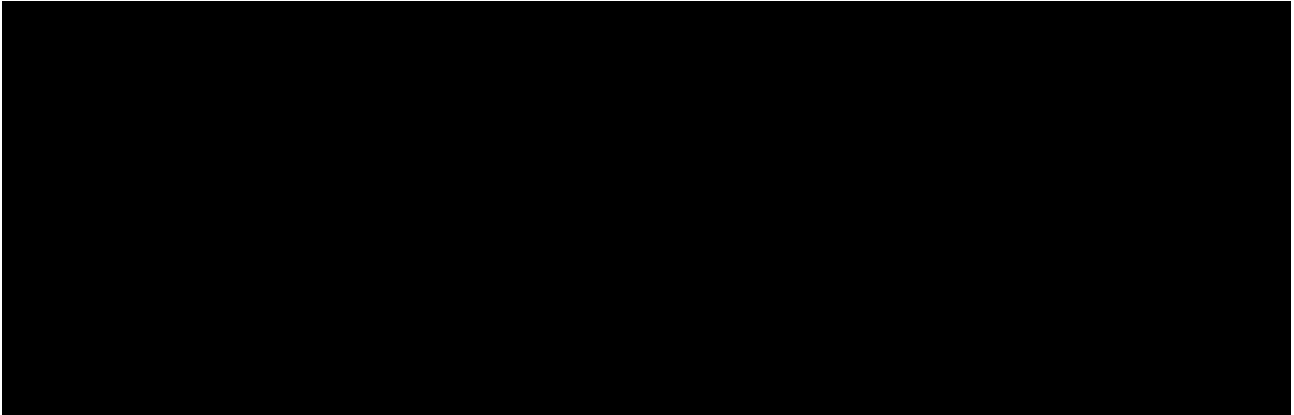
A handwritten signature in black ink, appearing to be 'KJ' or similar.

[Redacted]

[Redacted]

25-012

From: [REDACTED]
Subject: FW: Question
Date: Monday, March 10, 2025 2:52:05 PM



From: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Subject: Question

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

To Whom It May Concern:

Please reconsider the closing of the Gorham, ME store. The next closest store is 20+ minutes away. This closing does not fit with your, "America's Most Convenient Bank" tag line. I was hoping to sail through retirement keeping my money in TD Bank, but I am forced to change my banking to a local bank since this closing is so inconvenient.

Sincerely,

[REDACTED]

(A long time Customer)

Internal

25-012



Bank

America's Most Convenient Bank®

03/12/2025



Dear Valerie:

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [REDACTED]
- And, a vast network of ATMs

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

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

Gloria Piller, Gorham

TD Bank "America's Most Convenient Bank"

From: [REDACTED]
Subject: FW: CLOSING (MORRISVILLE, PA)
Date: Monday, March 10, 2025 3:02:56 PM

Team,

Please see below. Thanks, [REDACTED]

From: [REDACTED]
[REDACTED]
[REDACTED]
Subject: FW: CLOSING (MORRISVILLE, PA)

[REDACTED]

From: [REDACTED]
[REDACTED]
[REDACTED]
Subject: CLOSING (MORRISVILLE, PA)

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

Hi [REDACTED] -
Our area was recently notified of the closing of the Td Bank branch on West Trenton Ave- Morrisville, PA.
I cannot tell you how disappointing and enraging this move by TD Bank is. I have consistently been with TD Bank since it started out as Commerce Bank.

If this move goes through, I will be moving my accounts and safe deposit boxes to another bank that will not be TD Bank- something I would prefer not to have to do.

I know many who hope you will strongly reconsider making this move.

Thank you-
[REDACTED]



March 10, 2025

[Redacted]

Dear Mr. [Redacted],

Thank you for your recent communication regarding the consolidation of our Store located at 346 W. Trenton Ave., Morrisville, PA 190067. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services.
- Our friendly Contact Center Team available 24/7 [Redacted]

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

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

Sincerely,

[Redacted]

[Redacted]

TDB: Customer Follow-up Request: Low score - goes to next state in 42 hours NEW



[Redacted]

March 12, 2025 at 8:08 AM EDT

[Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	03/12/2025, 08:08 AM
Alert Reopened	No	Creation Date	03/07/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	03/06/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	PA South Jersey	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	PA / NJ		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
03/12/2025, 8:08:34 AM EDT - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
03/12/2025, 8:08:29 AM EDT - System Generated
EE/IB

Comment

Ease comment
 The teller completed the multiple transactions very quickly.

Overall Comments
 I have been a customer of both Commerce Bank and now TD bank for over a quarter century but the second of the two most convenient locations will be closing in June. I will probably need to choose another bank for my business needs.

Reason for Scores
 The drive through teller was very proficient and cordial.

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice

Closed Loop

Closed Loop

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome

Previous touchpoints used

None

Previous calls

Previous branch visit / interaction

Website

Mobile app

Online banking

Other: specify

Additional information

Recent store interaction

Privacy opt-ins

Privacy opt-in



Bank

America's Most Convenient Bank®

March 12, 2025



Dear Mr. [REDACTED]

Thank you for your recent communication regarding the consolidation of our Store located at 346 W. Trenton Ave., Morrisville, PA 190067. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services.
- Our friendly Contact Center Team available 24/7 [REDACTED]

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



Bank

America's Most Convenient Bank®

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

Sincerely,

[REDACTED]



[Redacted]

March 12, 2025 at 7:35 AM EDT

[Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	03/12/2025, 07:35 AM
Alert Reopened	No	Creation Date	03/10/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	03/08/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	Southern New Hampshire	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	New England West	Survey Status	COMPLETED
Retail Market President	Kate Burns	Included in LEI Score	Yes
Metro Market	New England		
Shop/BM Start Date	12/01/2010		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
03/12/2025, 7:35:37 AM EDT - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
03/12/2025, 7:35:33 AM EDT - System Generated
EE/IB

Comment

Ease comment
 What does it matter?? You are closing this branch..... Great customer service.....NOT

Overall Comments
 What does it matter?? You are closing this branch..... Great customer service.....NOT

Reason for Scores
 What does it matter?? You are closing this branch..... Great customer service.....NOT

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice Yes No

Closed Loop

Closed Loop Yes – Please call me at this number: [=e_td_tdb_phone_number_txt]
 Yes – Please call me at this number: [=e_td_tdct_single_phone_txt] Yes – Please call me at the following number:
 No – Please don't call me

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No
 Previous calls Yes No
 Previous branch visit / interaction Yes No
 Website Yes No
 Mobile app Yes No
 Online banking Yes No
 Other: specify Yes No

Additional information

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

Privacy opt-ins

Privacy opt-in Yes No

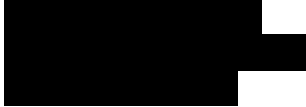
25-015



Bank

America's Most Convenient Bank®

March 17, 2025



Dear [REDACTED],

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services.
- Our friendly Contact Center Team available 24/7 [REDACTED]

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

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

Sincerely,



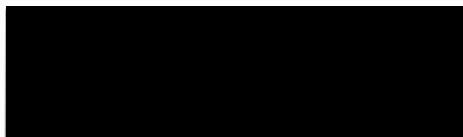


Bank

America's Most Convenient Bank®

25-016

March 5, 2025



Dear [REDACTED]

As a valued customer of our Holmdel location, we want to let you know our store located at 670 Laurel Ave, Holmdel, NJ, will be closing on June 5, 2025. Rest assured, you can find a nearby location with everything you need, including the same friendly faces and services you've come to know.

Here's everything you need to know:

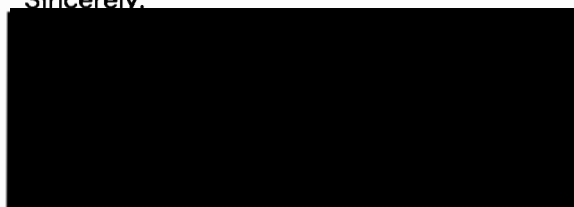
- All of your banking account information will stay the same.
- You can always bank wherever you are anytime—online at td.com, through the TD Bank app, at an ATM or with our 24/7 Customer Service.

We're here for you.

We remain committed to you and want to make this transition as easy as possible for you. If you have any questions, don't hesitate to call us at [REDACTED] you can also call our 24/7 live Customer Service line at [REDACTED]

We hope to see you soon.

Sincerely,



**Important
store closing
information.**

**Check out these nearby
locations:**

207 Harmony Rd
Middletown, NJ
1-732-275-1950

16 Bethany Rd
Hazlet, NJ
1-732-264-5702

1045 Highway 34
Aberdeen, NJ
1-732-765-1061

Hello! Very upset that you are closing the Holmdel store. It can't be because of your almost negative interest amounts or your understaffed personnel! Wait until all the "affluent" Holmdel customers pull their assets from TD! Five accounts of mine/ours are going to BCB Bank "America's Most Convenient Bank"

44937-0325-RET Ltr 906 AL (02-25)

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NOT ANY MORE!



March 20, 2025



Dear [REDACTED]

You matter to us. Getting things right and providing you a legendary Customer experience is a top priority for us. Today, we're writing to let you know that our leadership team shared your feedback regarding the closure of our Holmdel location.

We heard your concerns and appreciate the opportunity to find a resolution.

Thank you for speaking up. Your feedback makes us better, and we want to be the best for you. We're grateful for your business, and we're here to address your concerns.

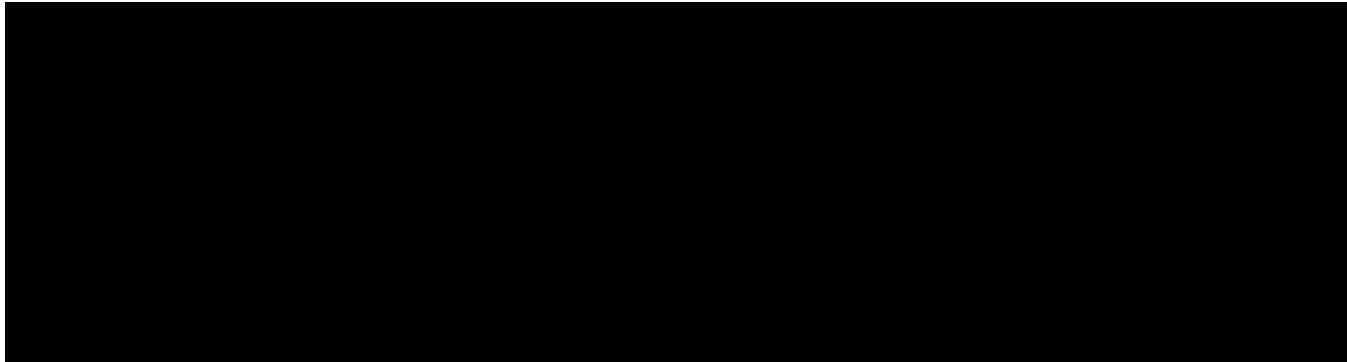
Unfortunately, our attempts to reach you have been unsuccessful. Please call me at your earliest convenience so I can learn more about your issue and discuss how we can help. You can reach me at [REDACTED]. Thank you for the opportunity to work toward a solution together and further serve your banking needs.

Sincerely,



TD Bank, America's Most Convenient Bank®

From: [REDACTED]
Subject: FW: TD Bank Houlton, Maine
Date: Wednesday, March 19, 2025 7:52:57 AM



From: [REDACTED]
Sent: Tuesday, March 18, 2025 9:18 PM
To: [REDACTED]
Subject: TD Bank Houlton, Maine

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

Please forward this note to your corporate office, or to the specific department and/or relevant individual:

Having now been a TD customer for many years, I am sorely disappointed with the scheduled closing of the Houlton TD bank location. The Houlton location represents a critical and central location for TD Bank within the Northern region of Maine. The Houlton location serves a very large geographical location, encompassing and providing services for a myriad of surrounding towns.

Without the Houlton TD location, the nearest branch is 55 miles away from where I live. Please reconsider this prospective closing and **Keep the Houlton, Maine TD location open!!!!!!**

Sincerely,

[REDACTED]

March 24, 2025

[REDACTED]

[REDACTED]

Dear [REDACTED]:

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

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

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

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

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

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

Sincerely,

[REDACTED]

[REDACTED]

TDB Phone Channel: Customer Follow-Up Request: Low Score - goes to next state in 95 hours - Assigned to [REDACTED] NEW



[REDACTED]

March 27, 2025 at 3:07 PM EDT

[Respond](#) [Reassign Alert](#) [Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB Phone Channel: Customer Follow-Up Request: Low Score	Response Date	03/27/2025, 03:07 PM
Alert Reopened	No	Creation Date	03/27/2025, 02:40 PM
Survey Program	TDB Phone	Transaction entry date	03/25/2025
Sub Program	TDB Phone SBB	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Task CD	Customer Authentication Indicator	Email name	[REDACTED]
Agent Queue Name	16	Customer phone number	[REDACTED]
Team/Unit	[REDACTED]	Customer email	[REDACTED]
Employee ID	[REDACTED]	Survey Language	English
Program	SBB	Survey Status	COMPLETED
Call Centre Location	[REDACTED]	Call Key ID	[REDACTED]
GM	[REDACTED]		
Manager	[REDACTED]		
VP	[REDACTED]		
SVP	[REDACTED]		
Unit Creation Date	11/19/2024		
Survey ID	[REDACTED]		

Actions Taken

- Alert Assigned**
03/27/2025, 3:57:58 PM EDT - [REDACTED]
Assigned to [REDACTED]
- Alert status set to New**
03/27/2025, 3:08:18 PM EDT - System Generated
- Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score**
03/27/2025, 3:08:03 PM EDT - System Generated
EE/B

Comment

Ease comment
 🗨️ The staff was very helpful in trying to get me to the correct person. 🗨️ You could make it easier for your customers to process Canadian dollar cheques. 🗨️ With the talk of closing branches it will make it EXTREMELY difficult for me to get my Canadian Pension cheques deposited to my Cross border US account

Overall Comments
 🗨️ You off the service of a Cross Border account 🗨️ but yet you make it VERY difficult to deposit Canadian cheques from Canadian Banks. 🗨️ I cannot help that the Canadian Government mails me a Canadian cheque for my pension 🗨️ but if you continue to close branches since I have to do my deposits at a teller then I will have to look into changing my account to Royal Bank as they are NOT closing branches

Reason for Scores
 🗨️ All Staff was very helpful

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Virtual Assistant Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No

25-018

First Contact Date

2025-03-27

Response Type

Verbal

Response Type Detail

Phone Conversation

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-03-27

Resolution Entered By

[REDACTED]

Resolution Details

3/27: Called 305-615-9440 at approx. 4:31pm EST and had a conversation.

During the conversation I thanked the Customer for her feedback from the survey. Customer stated that she chose TD Bank because she worked in Canada for years and we are one of the few financial institutions that will process Canadian checks. She used to work for TDCT as well as Royal Bank. She saw an article about some locations closing and became concerned as she does travel about an hour to a location on Universal Blvd in Orlando that is approx. 12mi from her but takes about an hour. The branch was able to ease her concerns a bit with regard to branch closures and shared an article of upcoming closures through July. She was happy her concerns were properly addressed at the branch and that we followed up with a call. Customer is not a Canadian resident so is not able to have an account with us in Canada, which would have made things easier for her but she may inquire from her pension plans if they have any alternatives besides check mailings since it had been some time since she had last asked them. Her and I both hope we do not see any branch closures in her area slated for the future and I thanked her for taking the time to speak with me.



[Redacted]

March 27, 2025 at 4:31 PM EDT

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

Profile

Alert Type	Digital: Customer Follow-up Request: Low score	Response Date	03/27/2025, 04:31 PM
Alert Reopened	No	Creation Date	03/27/2025, 03:10 PM
Survey Program	TDB Digital	Transaction entry date	03/25/2025
Sub Program	TDB Online	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	TDB Online	Email name	[Redacted]
Survey ID	[Redacted]	Customer phone number	[Redacted]
		Customer email	[Redacted]
		Survey Language	English
		Survey Status	COMPLETED

Actions Taken

- 🔔 **Alert Created: Digital: Customer Follow-up Request: Low score**
03/27/2025, 4:31:55 PM EDT - System Generated
EE/IB

Comment

- 💬 **Ease comment**
👤 see comments on the other page

Reason for Scores

👍 the on line app is good . 🙄 What I am upset about is that the brick-and-mortar stores are all closing. 🙄 Not okay. 🙄 TD closed the Standish Branch, now the Gorham branch. 🙄 I will have to go to Windham to do my in person business. 🙄 I have been a loyal customer for over 50 years and if i had a choice I would change banks 🙄 but at 77 I don't have the energy.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Factors Responses



Privacy opt-ins

Privacy opt-in Yes No



Bank

America's Most Convenient Bank®

04/03/2025

[Redacted]

Dear [Redacted]:

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

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

We truly value your relationship and have some convenient alternatives for you to consider:

- Our new and improved Online Banking Site (TD Bank.com)
- Enhanced mobile banking and remote deposit capture services
- Our friendly Contact Center Team available 24/7 [Redacted]
- And, a vast network of ATMs

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

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

[Redacted]

TD Bank "America's Most Convenient Bank"



[Redacted]

March 31, 2025 at 9:46 AM EDT

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

Profile

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	03/31/2025, 09:46 AM
Alert Reopened	No	Creation Date	03/26/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	03/25/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	North Florida	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	Florida		
Shop/BM Start Date	07/01/2011		
Survey ID	[Redacted]		

Actions Taken

- 🔔 **Alert status set to New**
03/31/2025, 9:46:39 AM EDT - System Generated
- 🔔 **Alert Created: TDB: Customer Follow-up Request: Low score**
03/31/2025, 9:46:26 AM EDT - System Generated
EE/IB

Comment

💬 Ease comment

🗨️ I, and many of your other depositors here in Lake City are very upset that you are closing this branch. 👍 The convenience of the location to the center of town and government offices makes it a better place to conduct business. 🗨️ The US 90 location is all the way on the other side of town and you have to brave heavy traffic to access it. 🗨️ You should reconsider closing the location. 🗨️ If not, I will probably find another bank to do business with. 🗨️ My accounts average \$35,000 balance and I make deposits of over \$10,000 monthly.

Overall Comments

🗨️ If you close the Main Blvd Branch I will likely close all accounts and stop doing business with TD

Reason for Scores

👍 The associates at the Main Blvd branch always provide stellar service.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Additional information

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

Privacy opt-ins

Privacy opt-in Yes No

25-020

First Contact Date

2025-03-31

Response Type

Verbal

Response Type Detail

Phone Conversation

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-03-31

Resolution Entered By

[REDACTED]

Resolution Details

I spoke to customer at 4:45pm and confirmed receipt of complaint. He complained about Store Closures which includes the Main Boulevard store. Customer states he may close his account and open at a Bank that is closer to him. We went over the options to use the closest 90 west store, which is 2.4 miles away. I made sure to use the talking points to cover reasons as to why the Bank evaluates business practices including the factors we look such as number of customers that visit the store etc. He states he will consider but he is not happy about the closure. He understands why we are doing it and thanked me for the call. I also gave him options to use Zelle, mobile app and online banking. He was pleased with me taking the time to address this and for the options I gave him.



March 19, 2025


Good day;

I would like to express my dissatisfaction with the current plan to close the TD branch at 884 Main St. in Contoocook, New Hampshire.

I'm acutely aware you have analyzed the productivity of the bank on a number of metrics to make this decision. We all understand companies try to maximize profits. However, your tagline of "America's Most Convenient Bank," as well as your webpage declaration of "It all comes down to a Simple belief – people matter most," and the well-rehearsed, "Unexpectedly Human," all seem now to be in direct conflict with this decision. People in the Hopkinton/Contoocook area are unlikely to travel to Concord, Weare, or Hillsborough to complete their personal banking.

I understand you have considered the potential loss of customers and have determined that a certain percentage of financial loss would still be acceptable. Maybe the eliminated expenses of running the branch will justify the inconvenience (emphasis added) to a portion of your customers.

I only write because if loyal customers do nothing, we are indirectly implying we agree with this strategy. As a company that continues to strive for connection with customers, I feel you would appreciate feedback. Frankly, I am confused with the plan because I am confident that the large amount of dollars the bank has invested in the Ath Power Mystery Shopping service has confirmed to you that the Contoocook branch is indeed one of your shining stars. That would be an enormous cost to ignore. "Take care of the business's reputation and the company-wide finances will take care of themselves."

My skin in the game is I have been a loyal customer for several years. We have a line of credit with your bank, my children have CDs with you, and our fire department, of which  Naturally anyone reading this realizes the aforementioned represents an infinitesimally small percentage of your financial assets, but it does represent a comparatively much large and expandable portion of your public relations asset.

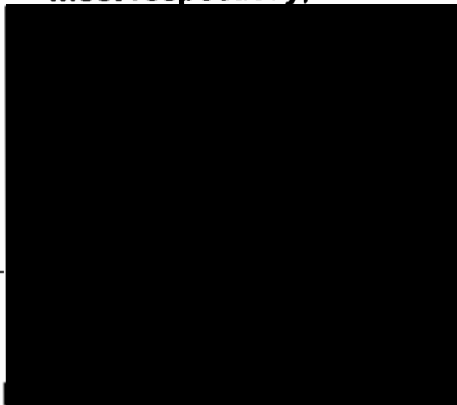
I do not expect my one letter to make a significant change, but I do hope you reconsider closing the branch. I find it hard to believe the branch is losing money.

To be sure, I am a pretty good representative of your typical supportive TD customer, and I need to express that of the many TD Banks I have visited, the staff in Contoocook is by far the finest with whom I have interacted. You can be sure if indeed the plan to

close TD in Contoocook is realized, at whichever bank they end up working, our accounts will follow them.

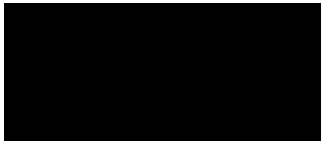
Thank you for taking the time to read this letter.

Most respectfully,





April 3, 2025



Dear [REDACTED]:

Thank you for your recent communication regarding the consolidation of our Store located at 884 Main Street Contoocook, NH. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

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

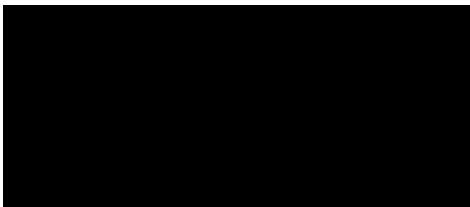
We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

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

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

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

Sincerely,



TD Bank, America's Most Convenient Bank®

25-022

From:
To:
Subject:
Date:



Thursday, April 3, 2025 3:07:47 PM

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

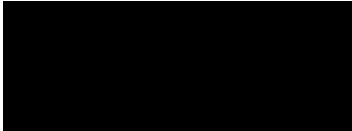
Bensalem TD Bank branch on Hulmeville Road has been closed.

This was the only bank location I am willing to drive to TD bank has. Thus, I will be closing my account.

Please explain why this location was closed. Shame on TD, shame.



April 8th, 2025



Dear [REDACTED],

We're committed to fulfilling your banking needs and delivering a legendary Customer experience. Today, I'm writing to let you know we received and appreciate your feedback regarding the closing of the Hulmeville location.

Thank you for speaking up. We've taken steps to address your concerns.

We encourage our Customers to speak up and we're grateful that you did. Your feedback matters to us – and so do you. We know you have many choices when it comes to banking, and we're here to listen to you and help research and resolve your concerns.

As a part of our normal business practices, we regularly evaluate existing TD Bank stores, which may result in some closures, consolidations, and relocations.

When making the decision to close a specific store, we consider many business factors such as the number of customers visiting the store, transaction volume, the locations vicinity to other TD stores and the number of customers who use multiple store locations.

We understand that the closure of this store does impact you but want to reassure you that you will be able to get the same outstanding service at your near by location.

Your trust and satisfaction are important to us.

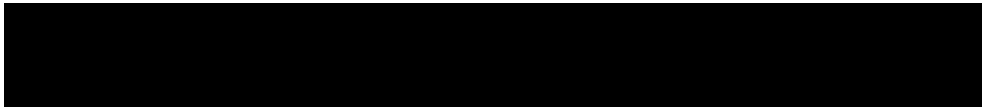
Jacob, we apologize for any inconvenience this issue may have caused. If you have any questions or would like to further discuss this matter, please call me at [REDACTED]. Thank you for the opportunity to continue serving your banking needs.

Sincerely,

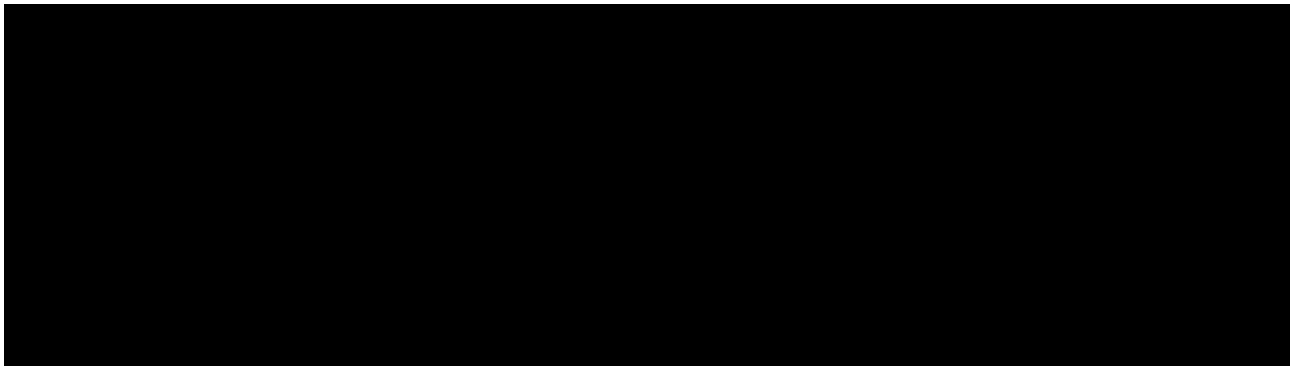


25-023

From:
To:
Cc:
Subject:
Date:



FW: Td bank Fairfield ct and online services also closure of downtown Fairfield branch and it's effects
Monday, April 7, 2025 7:36:54 AM



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

Closing the downtown post rd branch and uhum moving the most talented staff elsewhere has caused a lot of problems for customers The other office at black rock turnpike Everyone new wasn't has good The effect of covid and constant loss of good staff hasn't helped, your still operating like covid appointments and Current operations are not helping You need to get back to where you were before Check reviews a few good but then they like me hit a wall for help Even with an appointment it doesn't matter You have to use an online and phone system that is B S and overly complicated and also Doesn't let help resolve your issues My issue a change to a new phone number done online then sent to do it at bank didn't help again nor useless attempts by phone You have nothing about app problems Anywhere I could find.

Who is that for great service

Sorry you lost your way

Can only hope you will clean up your act and prove your your has good as you say Please do a clean up at your ffld branch Please don't forget people like [REDACTED] and others at the old downtown ffld branch where the real ones living customer services and providing it.

Others can pretend too

This problem would have been resolved in a few minutes.

Sorry stuff like this doesn't mean anything to those at the top.

Thx for letting me share what's going on in your current operations.

Sent from my iPhone

Internal

25-023

First Contact Date

2025-04-07

Response Type

Verbal

Response Type Detail

Phone, Left Voicemail

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-04-10

Resolution Entered By

[REDACTED]

Resolution Details

I spoke with the customer on 4/7/25; she feels as though the stores are understaffed and doesn't like that she needs to make an appointment. She was a regular at her previous store before they were optimized, and she is having a hard time adjusting to her new store. I explained that this store is busier and utilizes appointments so that nobody must wait as long for service, and that they can assist without an appointment, but that it could be a longer wait. She said now that she understands that, she will book an appointment next time.

I reached out to online banking assistance and they have reached out to her to assist in removing old security questions from her login, but [REDACTED] went to a different store she was passing by and they helped with the OLB assistance.

I also mentioned that the contact center can handle things as well for her. She did not know that could skip the line by calling through the app and was very pleased to hear she wouldn't have to wait as long. She understood the black rock store was busy, and that appointments help save time. She said it's a change because she did not need an appointment at her old store, but understands this one is busier. She said she doesn't like change, and I empathized with her. I explained why appointments are beneficial, and how they can help ensure customers do not have to wait long. I also explained that appointments can give the representative time to research ahead of time and cut out some of the research customers usually would have had to sit through. Now that she is aware she will book the appointment online, or try calling through her app. She very much appreciated us calling and thanked us for listening. She ended with change didn't seem so scary after having her voice heard.

Advocate called customer back on 4/10 and left a message indicating that they were letting her know we have reached out regarding the security questions and getting them removed.



America's Most Convenient Bank®

March 18, 2025



Dear [Redacted]

As a valued customer of our Gorham location, we want to let you know our store located at 95 Main Street, Gorham, ME, will be closing on June 5, 2025. Rest assured, you can find a nearby location with everything you need, including the same friendly faces and services you've come to know.

Here's everything you need to know:

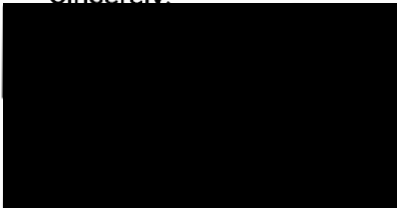
- All of your banking account information will stay the same.
- You can always bank wherever you are anytime—online at td.com, through the TD Bank app, at an ATM or with our 24/7 Customer Service.

We're here for you.

We remain committed to you and want to make this transition as easy as possible for you. If you have any questions, don't hesitate to call us at 1-207-839-0080. You can also call our 24/7 live Customer Service line at 1-888-751-9000.

We hope to see you soon.

Sincerely,



Check out these nearby locations:

835 Main St
Westbrook, ME
1-207-854-9141

1410 Congress St
Portland, ME
1-207-879-4422

DUMP
This is the one you should close.

362 Allen Avenue, Northgate Plaza
Portland, ME
1-207-797-4400

*Big mistake to close the Gorham store !!!
do everything in Gorham — Heroford, Pharmacy, PT,
hair dresser, hearing aids. Will continue to use these
providers even after I move.*

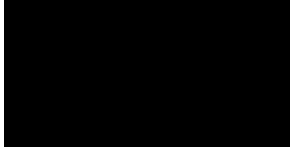
*[Redacted] helps with all of my financial needs.
She & staff greet me by name! Such service is*

44937-0325-RET Ltr 0060 AL (02-25)

Appreciated and not found elsewhere.



April 30, 2025




Dear 


Thank you for your recent communication regarding the consolidation of our Store located at 95 Main Street Gorham, ME. We appreciate the time you've taken to express concern with our decision to close this location. At TD Bank, we strive to consistently deliver legendary Customer experiences. In this instance, we fell short of your expectations.

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

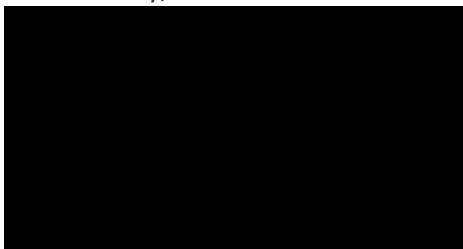
We truly value your relationship and have some convenient alternatives for you to consider, enabling you to bank at your convenience:

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

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

We want to make this transition as easy as possible for you. If you have any questions, please don't hesitate to call us at our Westbrook, ME store at 

Sincerely,



TDB Phone Channel: Customer Follow-Up Request: Low Score - goes to next state in 45 hours - Assigned to [REDACTED] NEW



[REDACTED]

April 7, 2025 at 4:11 PM EDT

[Respond](#) [Reassign Alert](#) [Close Alert](#) [Add Note](#)

Profile

Alert Type	TDB Phone Channel: Customer Follow-Up Request: Low Score	Response Date	04/07/2025, 04:11 PM
Alert Reopened	No	Creation Date	04/07/2025, 02:40 PM
Survey Program	TDB Phone	Transaction entry date	04/05/2025
Sub Program	TDB Core Phone	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[REDACTED]
Task CD	Customer Authentication Indicator	Email name	[REDACTED]
Agent Queue Name	1	Customer phone number	[REDACTED]
Team/Unit	[REDACTED]	Customer email	[REDACTED]
Employee ID	[REDACTED]	Survey Language	[REDACTED]
Program	[REDACTED]	Survey Status	[REDACTED]
Call Centre Location	[REDACTED]	Call Key ID	[REDACTED]
GM	[REDACTED]		
Manager	[REDACTED]		
VP	[REDACTED]		
SVP	[REDACTED]		
Unit Creation Date	[REDACTED]		
Survey ID	[REDACTED]		

Actions Taken

- Alert Assigned**
04/07/2025, 6:15:53 PM EDT - [REDACTED]
- Alert status set to New**
04/07/2025, 4:12:17 PM EDT - System Generated
- Alert Created: TDB Phone Channel: Customer Follow-Up Request: Low Score**
04/07/2025, 4:12:01 PM EDT - System Generated
EE/B

Comment

Ease comment
 I'm closing my account

Reason for Scores

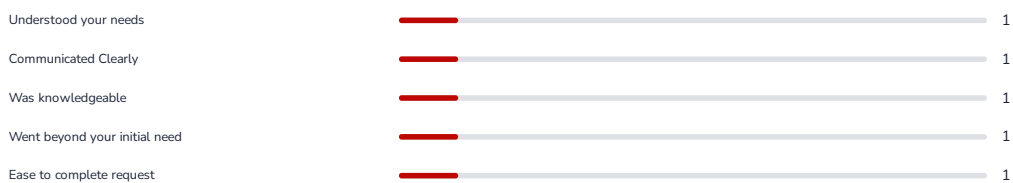
The customer service representative did not even attempt to try and help me out with non ATM fees. He didn't even say "I'll split the difference" or nothing. Just the basic, "I'm sorry sir" but I won't be able to do that.

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Reason for call resolved Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

ATM (automated teller machine) Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Online chat Yes No

Virtual Assistant Yes No

Other: specify Yes No

Privacy opt-ins

Call Linking and Privacy Opt-in Yes No

2025-04-09

Response Type

Verbal

Response Type Detail

Phone Conversation

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-04-09

Resolution Entered By



Resolution Details

4/9: Called 239-265-1170 at approx. 1:51pm EST and had a conversation.

During the conversation I thanked the Customer for providing their feedback and apologized for the recent experience. Customer stated he was new to the Bank and was not aware of non-TD ATM fees. He thought the agent was nice, and did advise an alternative of using cash back with merchants however he thought we would do something in the way of a refund on that call. Customer stated he lives quite far from a branch so I offered to look up possible closer ATM locations and he appreciated this however there were none and the location he visits is the closest to him. I did explain the non-TD ATM fees are not typically refunded due to them being outlined in the terms and agreement when opening the account but the Customer had a slight negative balance and I refunded the \$9.00 in fees as a courtesy. I asked if there was anything further I could assist with and he said no, and expressed appreciation of the refund and for the follow up to resolve his concerns. He thanked me for the call and I thanked him for being the best part of TD Bank.

25-026

From: [REDACTED]
To: [REDACTED]
Subject: FW: Not convenient anymore
Date: Tuesday, April 8, 2025 7:34:08 AM

Subject: Not convenient anymore

-----\r\nCAUTION: EXTERNAL MAIL. DO NOT CLICK ON
LINKS OR OPEN ATTACHMENTS YOU DO NOT TRUST.\r\nATTENTION : COURRIEL EXTERNE. NE
CLIQUEZ PAS SUR DES LIENS ET N'OUVREZ PAS DE PI\u00C8CES JOINTES AUXQUELS VOUS NE
FAITES PAS CONFIANCE\r\n-----

Hi my name is [REDACTED]
I live in throgsneck in the Bronx I have been banking with the Throgsneck TD branch for a number of years. It's
been a while now that when we go to do our deposits or withdrawals the drive thru is always closed no matter what
time of the day and you have to go inside.
WHERE DID THE CONVENIENCE GO

Thank you [REDACTED]

Sent from my iPhone

Internal

First Contact Date

2025-04-08

Response Type

Verbal

Response Type Detail

Phone Conversation

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-04-12

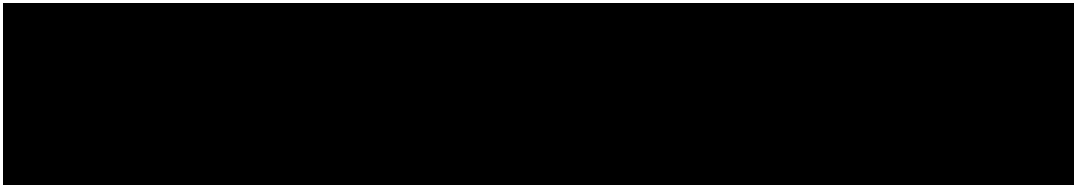
Resolution Entered By

[REDACTED]

Resolution Details

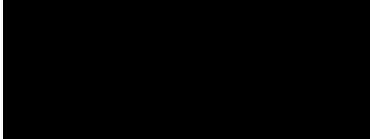
Customer was upset that during recent visits, the store has had the drive thru closed down. The store was saying it was due to staffing, but upon speaking with [REDACTED], she has assured me the drive thru will remain open and that even due to short staffing they will ensure it stays open. Customer was thrilled that drive thru will remain open and was happy that we followed up for him.

From:
To:
Cc:



Subject:
Date:

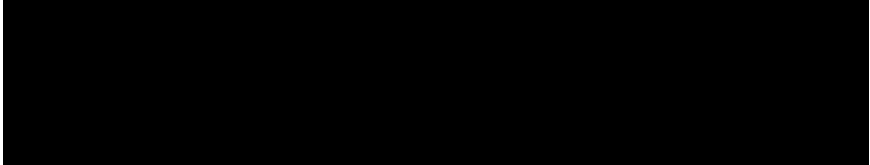
Friday, April 11, 2025 1:32:36 PM



Hello Team,

Our customer contacted us about their father's inability to make a deposit at their local branch as he is not an authorized user/signer. Because of work schedules, our customer has not been able to add their father to their account. Also, customer expressed concerns with recent maintenance fee increases and fee for wire transfers.

Topic: General Customer Service



Language: English

Tracking Code:

Sent: 04/11/2025 12:57:42 PM

Thank you for your speedy reply. I've been a TD customer since it was commerce bank and recently it seems as if the organization has made the decision to discriminate and punish against lower income customers with higher fees simply for being poor.

Doubling the "maintenance fee" on checking accounts. Not allowing family to help out.

Not even having an option to add my family to my account. And being I work all day, I cannot go into a branch to add my father.

And the suggestion to be charged \$15 for a transfer in only adding insult to injury. My account is negative and my father offered to help so I can buy food.

The most convenient bank is slowly becoming a nightmare for me as one of the many people working multiple jobs to try to make ends meet.

Good afternoon 

We truly hear your concerns about a recent deposit attempt and would like to clarify.

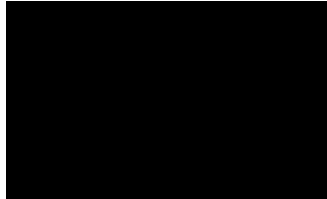
Please note, as of 3/31/25, only account signers and/or authorized users are able to make deposits into your account.

We can see how this may not be an ideal situation for you and kindly suggest having your father initiate a wire transfer from his financial institution as you have mentioned he does not use transfer applications.



You can have funds wire transferred into any transaction account (e.g. Checking, Money Market or Statement Savings); we post all incoming wires from the Federal Reserve until 7:00pm on the

current banking day. A confirmation is sent to you the day the wire transfer is credited to your account. At this time, we may not process incoming Pay Upon Proper Identification (PUPID) wires and will return them to the sender.

For an Incoming Domestic Wire Transfer, it is necessary to provide the following information to any individual or financial institution wiring funds into your TD account:



There is a \$15.00 fee for an Incoming Wire on consumer and business accounts.

If you have any further questions related to this topic, please reply here. You can also call   speak with a Customer Service Representative 24 hours a day, 7 days a week.

For your convenience, it's never been easier to find answers to common questions about your account and TD services at our Help Center online at <https://www.td.com/us/en/personal-banking/help-center/>.

Thanks,



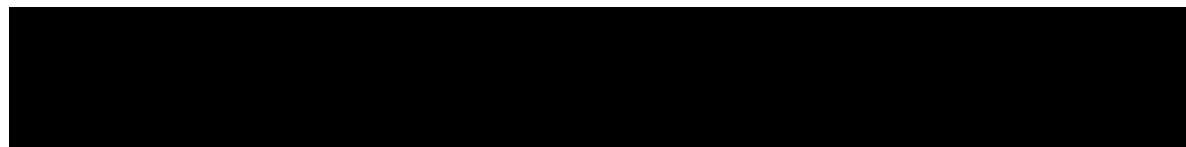
Inquiry Type: Cash Deposit



Message: My father tried to deposit money into my account today in the Monticello, NY branch and was turned away. I desperately need that money, and he's trying to help me but was informed that he cannot do so. Please advise why my father, whom I gave my account info to, cannot make a simple deposit to help me pay my rent. Unfortunately, he is old-school and does not do Zelle, apps, etc. This is the only way he can help me as we live 3 hours apart.

We ask that you review the account to determine how we should best advise our customer.

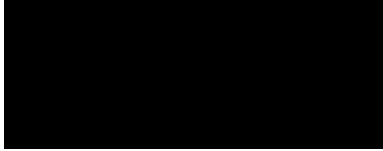
Please reply all in response, due to varying schedules.



25-027



April 15, 2025




Dear 

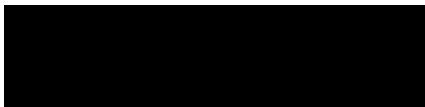
You matter to us. Getting things right and providing you a legendary Customer experience is a top priority for us. Today, we're writing to let you know that our leadership team shared your feedback regarding TD Bank's new conductor policy, and the increase in maintenance and wire fees.

We heard your concerns and appreciate the opportunity to find a resolution.

Thank you for speaking up. Your feedback makes us better, and we want to be the best for you. We're grateful for your business, and we're here to address your concerns.

Unfortunately, our attempts to reach you have been unsuccessful. Please call me at your earliest convenience so I can learn more about your issue and discuss how we can help. You can reach me at . Thank you for the opportunity to work toward a solution together and further serve your banking needs.

Sincerely,



TD Bank, America's Most Convenient Bank®



[Redacted]

April 15, 2025 at 2:59 PM EDT

[Close Alert](#) [Add Note](#)

All Roles: Customer Information

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	04/15/2025, 02:59 PM
Alert Reopened	No	Creation Date	04/11/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	04/10/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	[Redacted]	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	[Redacted]		
Shop/BM Start Date	[Redacted]		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
04/15/2025, 3:00:56 PM EDT - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
04/15/2025, 3:00:33 PM EDT - System Generated
EE/IB

Comment

- Ease comment

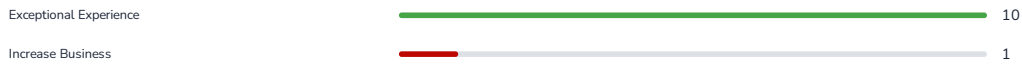
WISH YOU WERE NOT CLOSING MY BRANCH- THIS IS VERY UPSETTING TO ALL THAT USE THIS WONDERFUL BANK. MAY BE LEAVING TO FUND A NEW BANK.
- Overall Comments

NOW THAT YOUR CLOSING MY BANK- MORRISVILLE PA BRANCH THAT WE HAVE GONE TO FOR OVER 20 YEARS. I AM FORCED TO OPEN UP NEW ACCOUNT AT CITIZENS BANK. SHAME ON YOU GUYS FOR CLOSING THIS BANK.
- Reason for Scores

tellers at the morrisville pa branch are WONDERFUL!

Key Metrics and Attributes

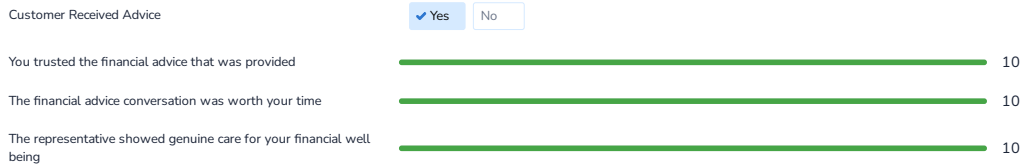
LEI Score Breakdown



Attributes



Advice Attributes



Closed Loop

Closed Loop	<input checked="" type="checkbox"/> Yes – Please call me at this number: [=e_td_tdb_phone_number_txt]	<input type="checkbox"/> Yes – Please call me at this number: [=e_td_tdct_single_phone_txt]	<input type="checkbox"/> Yes – Please call me at the following number:
	<input type="checkbox"/> No – Please don't call me		

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcomed	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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Previous touchpoints used

None	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Previous calls	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Previous branch visit / interaction	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Website	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Mobile app	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Online banking	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Other: specify	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Additional information

Recent store interaction	<input checked="" type="checkbox"/> In person inside the store	<input type="checkbox"/> In person at the drive-up service	<input type="checkbox"/> I did not have an interaction with a store representative
--------------------------	--	--	--

Privacy opt-ins

Privacy opt-in	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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25-028

2025-04-16

Response Type

Verbal

Response Type Detail

Phone Conversation

Resolution Approved by FBC?

N/A

Resolution Approved by Privacy?

N/A

Resolution Approved by Legal?

N/A

Resolution Date

2025-04-16

Resolution Entered By

[REDACTED]

Resolution Details

Advocate spoke to [REDACTED] on 4/16/25 and discussed her recent LEI survey of not being happy about the store closest to her home closing.

Advocate advised [REDACTED] of the next nearest location to her and offered to set up a time for her to go in and meet the manager, She declined offer. Advocate apologized for the store closure and thanked her for her continued business with TD.



[Redacted]

April 16, 2025 at 3:24 PM EDT

[Close Alert](#) [Add Note](#)

All Roles: Customer Information

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	04/16/2025, 03:24 PM
Alert Reopened	No	Creation Date	04/16/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	04/15/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	[Redacted]	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	[Redacted]		
Shop/BM Start Date	[Redacted]		
Survey ID	[Redacted]		

Actions Taken

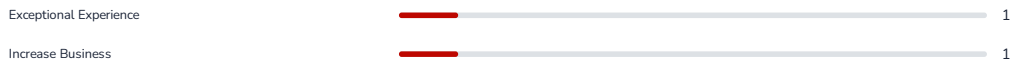
- Alert status set to New**
04/16/2025, 3:26:43 PM EDT - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
04/16/2025, 3:26:07 PM EDT - System Generated
EE/IB

Comment

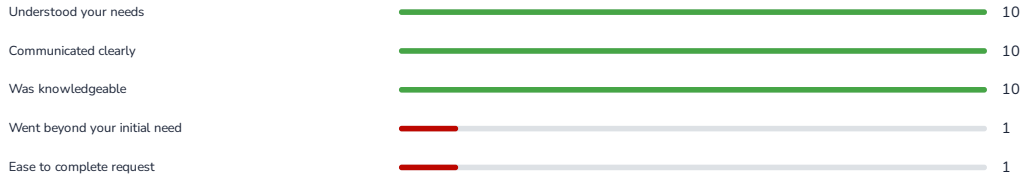
- Ease comment
Especially on tax day, there should be extra staff. Can't say I'm surprised it was crowded since most of the surrounding locations have been closed.
- Overall Comments
With all the branches closing should I go to another bank?
- Other text
Tried drive thru, but sign in window said it was closed and to come inside.
- Reason for Scores
35 minutes to deposit a check. No drive through, 1 teller inside.

Key Metrics and Attributes

LEI Score Breakdown



Attributes



Advice Attributes

Customer Received Advice: Yes No

Closed Loop

Closed Loop:

- Yes – Please call me at this number: [e_td_tdb_phone_number_txt]
- Yes – Please call me at this number: [e_td_tdct_single_phone_txt] Yes – Please call me at the following number:
- No – Please don't call me

Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcomed: Yes No

Previous touchpoints used

None: Yes No

Previous calls: Yes No

Previous branch visit / interaction: Yes No

Website: Yes No

Mobile app: Yes No

Online banking: Yes No

Other: specify: Yes No

Other text: Tried drive thru, but sign in window said it was closed and to come inside.

Additional information

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

Privacy opt-ins

Privacy opt-in: Yes No

April 24, 2025




Dear 

You matter to us. Getting things right and providing you a legendary Customer experience is a top priority for us. Today, we're writing to let you know that our leadership team shared your feedback regarding the recent survey you completed after visiting our Jenkintown store.

We heard your concerns and appreciate the opportunity to find a resolution.

Thank you for speaking up. Your feedback makes us better, and we want to be the best for you. We're grateful for your business, and we're here to address your concerns.

Unfortunately, our attempts to reach you have been unsuccessful. Please call me at your earliest convenience so I can learn more about your issue and discuss how we can help. You can reach me at . Thank you for the opportunity to work toward a solution together and further serve your banking needs.

Sincerely,



 **Bank, America's Most Convenient Bank®**



[Redacted Customer Name]

April 17, 2025 at 7:04 PM EDT

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

All Roles: Customer Information

Alert Type	TDB: Customer Follow-up Request: Low score	Response Date	04/17/2025, 07:04 PM
Alert Reopened	No	Creation Date	04/17/2025, 02:10 PM
Survey Program	TDB Store	Transaction entry date	04/16/2025
Sub Program	TDB Teller	TDB Customer type	Consumer
Survey Type	Digital - BAU	Customer full name	[Redacted]
Team/Unit	[Redacted]	Email name	[Redacted]
Employee ID	[Redacted]	Customer phone number	[Redacted]
TDB: Region	[Redacted]	Customer email	[Redacted]
Regional Operations Officer	[Redacted]	Survey Language	English
Market	[Redacted]	Survey Status	COMPLETED
Retail Market President	[Redacted]	Included in LEI Score	Yes
Metro Market	[Redacted]		
Shop/BM Start Date	[Redacted]		
Survey ID	[Redacted]		

Actions Taken

- Alert status set to New**
04/17/2025, 7:05:12 PM EDT - System Generated
- Alert Created: TDB: Customer Follow-up Request: Low score**
04/17/2025, 7:04:59 PM EDT - System Generated
EE/IB

Comment

- Ease comment
 You're closing all my local branches
- Overall Comments
 You're closing all my local branches
- Reason for Scores
 You're closing all my local branches

Key Metrics and Attributes (CLF Team)

LEI Score Breakdown



Attributes



Operating metrics and additional client information

Operating metrics

Immediate acknowledgement/welcome Yes No

Previous touchpoints used

None Yes No

Previous calls Yes No

Previous branch visit / interaction Yes No

Website Yes No

Mobile app Yes No

Online banking Yes No

Other: specify Yes No

Additional information

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

Privacy opt-ins

Privacy opt-in Yes No



April 21, 2025



Dear [REDACTED],

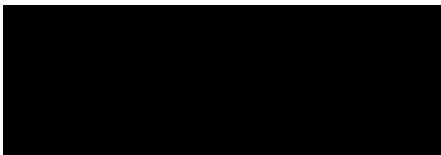
You matter to us. Getting things right and providing you a legendary Customer experience is a top priority for us. Today, we're writing to let you know that our leadership team shared your feedback regarding the recent survey you completed after visiting our South Dennis store.

We heard your concerns and appreciate the opportunity to find a resolution.

Thank you for speaking up. Your feedback makes us better, and we want to be the best for you. We're grateful for your business, and we're here to address your concerns.

Unfortunately, our attempts to reach you have been unsuccessful. Please call me at your earliest convenience so I can learn more about your issue and discuss how we can help. You can reach me at [REDACTED]. Thank you for the opportunity to work toward a solution together and further serve your banking needs.

Sincerely,



TD Bank, America's Most Convenient Bank®