

Connected to what matters most in our communities



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The following pages bring to life our purpose driven philosophy to enrich and strengthen the communities in which we live and work.

Cover photo:

TD volunteers build new beds to benefit children from Youth Build Providence through the Bring Change Program.

About this publication:

This Community Snapshot complements TD's 2016 Corporate Responsibility Report, available at td.com/responsibility. In this publication, "TD" or "the bank" refers to TD Bank Group and "TD Bank" refers to TD Bank, America's Most Convenient Bank. Data covers our fiscal period November 1, 2015, to October 31, 2016, and all currency is in U.S. dollars unless otherwise noted.

Highlights 2016

We are committed to building stronger communities where we operate. Through investments in social and economic development, supported by volunteer service, we help foster positive, lasting change in local neighborhoods.

Our Focus Areas in the U.S.

1. Financial education
2. Affordable housing
3. Environmental stewardship

\$25.7m



donated to support community organizations and strengthen American communities

Close to 200,000 youth & adults

learned money management skills through financial education supported by TD



\$4.9m

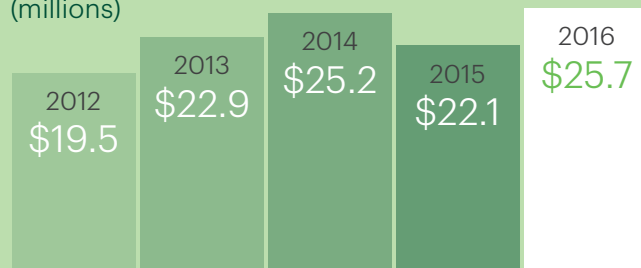
donated to organizations working to create affordable housing solutions

1,470+ trees

planted by TD employees and other volunteers in low- to moderate-income communities during our annual TD Tree Days campaign



TD's Charitable Giving in the U.S. (millions)



= **\$115m+**
donated over the
past five years

Financial Education

Educating homebuyers and small businesses

We offer specialized financial education for homebuyers and small business owners, predominantly in low-income communities, in partnership with local non-profits. This initiative brings TD Bank volunteers who have particular areas of expertise into the communities we serve. Small Business Lenders assist entrepreneurs with all aspects of running a successful business while Mortgage Loan Officers work directly with prospective homeowners.

Digital access to financial learning

The TD Bank Learning Center launched in October 2016 to bring online financial education to teens and adults. In less than 10 minutes per topic, learners can complete interactive lessons on credit reports and scores, home ownership, identity protection, insurance, taxes and more. Powered by EverFi Inc., a leading technology education company, the free platform is open to all consumers, and for classroom and community group use. It can be used on tablets, smartphones and computers for on-the-go lifestyles, and is available in Spanish and closed captioning for the hearing impaired.

We launched the service with non-profit partners, including the Centro Campesino Farmworker Center, Bedford-Stuyvesant Restoration Corporation and YouthBuild Philadelphia Charter School (see Spotlight on page 3).



TD volunteer explains how to use the TD Bank Learning Center.

Adult seminars pave road to financial empowerment

Through our ongoing partnership with the National Foundation for Credit Counseling (NFCC), last year we sponsored 110 adult financial education seminars for 1,585 adults in economically disadvantaged neighborhoods – in Boston, New York City, Connecticut, Philadelphia, Metro Washington, D.C., South Carolina, New Jersey and Florida. NFCC member agencies, with assistant instructors from TD Bank, taught free seminars on topics such as “The Road to Financial Awesomeness” and “Preparing for Homeownership”. In 2017, we’re expanding this partnership to reach more individuals in need of this support.

Partnering with Special Olympics to promote financial education

TD and Special Olympics New Jersey collaborated to pilot a first-of-its-kind adaptive financial education curriculum for Special Olympics athletes and their caregivers at TD University in Mount Laurel, NJ. The initiative helps athletes learn the basic financial capability skills needed for employment and independent living.



Our employee volunteers partnered with more than 30 athletes as they completed a series of experiential money management workshops. This initiative will expand in 2017 to bring more support to individuals with intellectual or developmental disabilities and/or cognitive delays and their financial caregivers

“The TD Bank Learning Center is a great resource to help young people understand their financial options and make smart choices that will help them achieve upward mobility.”

Ameen Akbar, Direct of Student Life for YouthBuild Philly

- Supporting educational initiatives that empower individuals and create a framework for lifelong learning and economic success.

Helping kids master money

Over the last 26 years, we have reached more than 1.1 million students through our free TD Bank WOW!Zone. Through the program, trained TD Bank instructor volunteers visit local schools and youth organizations to teach students in grades K-12 about budgeting, saving and building good financial habits. The program meets the U.S. National Content Standards in Personal Finance and Economics.



Month-long awareness campaign

During National Financial Literacy Month in April, we increased efforts to speak about financial wellness, using videos, articles and worksheets for customers and financial well-being assessments for our own employees.

Stock market game for students

Designed for classroom use, the TD Bank Virtual Stock Market Simulator was enhanced in 2016 – bringing more resources to middle and high schools, higher education and community groups. Available in English and Spanish at no cost, educators and community leaders can set up tournaments, teach students how to research publicly traded companies and manage a portfolio.

YouthBuild Philly

There's a school in Philadelphia that's not like other schools. Since 1992, YouthBuild Philly has been giving local at-risk young adults a second chance by reconnecting them with their high school education.

The organization created an innovative alternative education model in which students (ages 18-21) earn a high school diploma, gain valuable job skills and the opportunity through community service to learn and grow in a community-oriented, supportive environment.

We partnered with YouthBuild Philly in 2016 on two financial education initiatives:

- TD employees conducted a day-long workshop at YouthBuild to help the students learn about personal finance topics and careers in banking and how to use our new TD Bank Learning Center. Our local bank representatives visit the YouthBuild Philly campus regularly to provide advice and help build confidence in the students as they enter the adult world of personal finance.
- YouthBuild Philly students visited TD University for a women's conference in partnership with our Corporate Women in Leadership and Minorities In Leadership councils. There, the young women networked with female bank leaders and learned about job seeking in the financial services industry.



TD Bank recently partnered with Philadelphia-based nonprofit YouthBuild to provide a day of education and training on our TD Bank Learning Center, an online platform that gives teens and adults instant access to digital learning experiences on mastering money. Pictured second from right is TD Bank's Andrea Johnson, Head of U.S. Financial Education. [Watch the video.](#)

Affordable Housing

TD Charitable Foundation

Improving the quality and availability of affordable housing is one of the focus areas for the TD Charitable Foundation, the giving arm of TD Bank. In 2006, the foundation introduced its signature giving program, the *Housing for Everyone* grant competition.

Now in its 11th year, the annual initiative has awarded more than \$22.2 million to provide or improve access to safe, affordable housing to low- to moderate-income individuals.

In 2016, 25 non-profits each received grants of \$100,000 through Housing for Everyone, and last year's competition theme was affordable housing for single parent families with children.

\$4.9 million
donated to non-profits
leading the way in
creating affordable solutions,
including through our signature
Housing for Everyone grant
competition



2016 *Housing for Everyone* grant recipients

Connecticut	Bridgeport Neighborhood Trust
District of Columbia	Transitional Housing Corporation
Florida	Neighborhood Renaissance Homeless Emergency Project Riviera Beach Community Development Corporation
Maine	Volunteers of America Northern New England
Maryland	Volunteers of America Chesapeake
Massachusetts	NewVue Communities Elizabeth Stone House Community Builders, Inc.
New Hampshire	The Housing Partnership
New Jersey	Garden State Episcopal Communit Development Corporation Urban League of Essex County Affordable Housing Alliance Housing and Neighborhood Development Services
New York	Harlem Congregations for Community Improvement Women in Need Long Island Housing Partnership Community Development Corporation of Long Island New York Institute for Human Development
Pennsylvania	Hispanic Association of Contractors and Enterprises Gaudenzia, Inc
South Carolina	Northside Development Corporation
Rhode Island	Pawtucket Citizens Development Corporation
Vermont	Lamoille Housing Partnership

- ▶ Working with community organizations to ensure that low- to moderate-income people have affordable housing options.



Members of non-profit, **Neighborhood Renaissance**, accept a Housing for Everyone grant award from TD Bank representatives. The grant will help fund 36 newly built apartments within Palm Beach County's Urban Redevelopment Area. The energy efficient two bedroom units will be within the financial reach of low- to moderate-income families with rents \$150 below market value.



Lamoille Housing Partnership in Vermont will use a Housing for Everyone grant to assist in the funding of Evergreen Mobile Home Park in Hardwick. "It is so important that businesses like TD Bank recognize the continued need for affordable housing that helps people who otherwise might not succeed," said Jim Lovinsky, the organization's Executive Director. "

5,700
units of affordable
housing

created through
community development
loans originated by TD
Bank last year



In addition to funding through donations, there are other important ways we support affordable housing in low- to moderate-income areas.

Community development lending

In 2016, we originated 99 loans totalling nearly \$423 million in support of over 5,700 units of affordable housing to developers and organizations in the U.S. communities we serve.

Community development investing

We make investments through low-income-housing tax credits that benefit underserved communities. TD Bank funded \$267 million last year in Low-Income Housing Tax Credits (LIHTC) to support new construction and the rehabilitation of affordable housing for families, individuals and elderly residents.



[Watch the story](#) of one incredible women's shelter in Miami, Lotus House, and how it is changing lives daily. TD Bank is a proud supporter.

Environmental Stewardship

TD Tree Days

TD Tree Days is a grassroots community tree-planting program that we run every year in communities throughout the U.S., Canada and Europe. It gives our employees and their families, customers and community partners the opportunity to demonstrate forest stewardship. In the U.S. last year, over 1,000 employee volunteers planted more than 1,470 trees in low- to moderate-income urban areas.



TD Bank volunteer in Miami, FL during our TD Tree Days campaign.

TD Green Streets

TD Green Streets supports innovative practices in community forestry. Through the program – an initiative of TD Bank and Arbor Day Foundation launched in 2013 – municipalities are eligible to receive one of ten \$20,000 grants in support of local forestry projects in low- to moderate-income neighborhoods. Among the municipalities awarded the 2017 TD Green Street grants were Baltimore, MD, Bristol, RI, Morristown, NJ, Rock Hill, SC and Wilmington, NC

Rooted In

Through our Rooted In initiative we:

- became the first corporate environmental sponsor of the New York High Line
- are working with community organizations to green over 120 neighborhoods across five NYC boroughs
- are helping to increase each Philadelphia neighborhood's tree canopy by 30% and in 2016 gave away 3,000 trees to community members
- are partnering with The Trust for Public Land to install green Fitness Zones in five Miami parks over three years



Our employees take part in a TD Green Streets initiative in Delray Beach, FL.

- ▷ Greening our communities by creating and supporting environmental programs.

Green infrastructure helps City of Miami increase flood protection

Research shows that people in Miami consider rising tides to be the number one environmental issue they face. Flooding occurs in the coastal city on a regular basis – a decades-old problem that's getting worse as a result of a changing climate.



We are supporting an innovative program in Miami to increase protection from rising sea levels. In 2016, TD provided support to the Trust for Public Land to install five green Fitness Zones in Miami-Dade County parks, which provide flood protection zones and accessible outdoor gyms for community use.

Water conservation and flood protection features include:

- rain gardens to absorb excess water
- newly-planted trees that provide shade and cool the air
- drought-tolerant native plants
- permeable pavement to reduce flooding and surface temperatures

Other Community Support

Let's Bring Change for Vets

We dedicated a full month of events – and the resulting fundraising dollars – to veterans' organizations, as part of our Bring Change program.



The Veterans Council of Martin County will use Bring Change funds towards a future bus purchase and providing financial assistance to veterans.

Over the past year and a half, TD's Bring Change program has empowered hundreds of TD Stores to partner with thousands of customers to contribute more than \$1.6 million to organizations across our footprint.

First launched in May 2015, every week TD Bank invites local citizens to a participating store for a community fundraising event. On any given week, we've helped the homeless in New Haven, breast cancer survivors in Boston and police officers in Tampa.

During November 2016, for the first time ever, the program dedicated a full month of events – and the resulting fundraising dollars – to support 26 veteran's organizations that are improving the lives of U.S. veterans. In addition to the donations raised by customers, TD contributed \$5,000 to each organization. Here are a few of the recipients:

- 9-1-1 Veterans in Long Island, N.Y., provides financial assistance, guidance and counseling to veterans.
- The Veterans' Place is a New England-based housing and care facility aimed at transitioning veterans out of homelessness.
- The Veterans Council of Martin County provides free transportation to elderly, disabled and needy veterans to the Veterans Administration Hospital 80 miles away in West Palm Beach, Fla. An average of 2,000 veterans use the service annually.

TD supports microfinance program along U.S. East Coast

Since 2012, TD Bank, through the TD Charitable Foundation, has provided vital financial support to Accion, a nonprofit network that provides microfinance loans to owners of the smallest businesses throughout the U.S.



Kimhemg Kehn, a small business owner who operates a produce stand in Boston, benefits from Accion's Microlending and Financial Education Program.

These "microentrepreneurs" – often minorities and women – typically have fewer than five employees and capital needs from \$500 to \$25,000.

In 2016, TD contributed \$215,000 to Accion's Maine to Miami Microlending and Financial Education Program – part of our \$600,000 commitment over the past three years.

The program empowers small business owners in 13 states to make informed financial decisions that grow thriving businesses, create jobs and increase family incomes.

Specifically, TD's support will enable Accion to provide:

- More than 11,000 hours of counselling to at least 4,500 applicants, with expectations that more than 1,040 small business owners will receive access to over \$9.3 million in loans.
- Financial education to more than 3,000 entrepreneurs through workshops and coaching clinics delivered in New York, Massachusetts and Florida.

Overall, the program is estimated to create or sustain approximately 4,300 much-needed jobs for individuals and families along the U.S. eastern seaboard. Past Accion clients have demonstrated a 95% repayment rate and accumulated average savings of \$9,338 each year.

Other Community Support *(cont'd)*

Encouraging literacy in young children



Each year TD Bank employee volunteers team up with First Book, a non-profit organization dedicated to providing new books for children in need. Last year, 230 TD volunteers sorted and distributed 154,000 new books to 712 Title 1 school educators and youth program directors serving more than 70,000 children in disadvantaged communities. Local partnerships made this possible, for example, in Philadelphia, PA, the Books On Wheels book giveaway event was held with First Book at Philabundance, the area's largest hunger relief center.

Helping African American families discover their roots

In early 2017, the TD Charitable Foundation provided \$250,000 to the International African American Museum's Center for Family History, where African Americans will have the opportunity to identify their ancestry through genealogy testing and census research. The museum, slated to be built in fall of 2019, will be located at the historical site of Gadsden's Wharf on the Cooper River in Charleston, S.C. The majority of African Americans can trace their family history back to this spot.

Helping non-profits better serve their communities

We recognize that to be effective, many non-profits need support to develop their staff and financial capability. That's why we created the Non-Profit Training Resource Fund. This fund, distributed through the TD Charitable Foundation, provides donations to eligible organizations for employee job training, education and professional development. Since its inception in 2007, the program has distributed \$1.2 million in funding (1,388 grants), including \$180,000 in 2016 (199 grants).

Championing people with intellectual disabilities

For the 8th consecutive year, TD Bank's annual Special Olympics Campaign engaged employees, customers, friends and family in raising awareness and over \$1 million for Special Olympics. The campaign, which fosters engagement and personal connection with athletes and other individuals with intellectual and cognitive disabilities, surpassed more than \$1.2 million, bringing the total to \$8.7 million raised since 2009.

\$1.2 million

raised for Special Olympics
in 2016 to support people
with intellectual disabilities



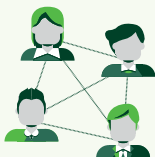
The 2016 campaign featured a new collectible set of 50 athlete trading cards that allowed people to get to know the athletes through their stories. The highly engaging cards communicate the commonalities that we all share, plus insight into Special Olympics through the key messages and themes in each pack.



Employee Volunteerism

TD has a very active volunteer force. We support employee involvement in community service through time off for community work, running our own volunteer campaigns such as TD Tree Days, and the TD Volunteer Network, an online platform where employees can easily find volunteer opportunities that fit their interests and professional development.

Creating an impact in 2016



14,705

registered
volunteers in the
TD U.S. Volunteer
Network



71,195

volunteer hours
logged



\$3.54
million

raised through
TD's annual
employee giving
campaign, in addition
to \$1.79 million in
corporate donations



323

volunteer grants worth
\$161,500 made by TD
to registered U.S.
charities where
employees volunteered
40 or more hours

Employee Volunteerism *(cont'd)*



“For over 25 years, TD Bank employees have been volunteering in our communities to provide financial education in partnership with local schools, organizations and workplaces. Today, nearly 2,000 TD Bank employees volunteer thousands of hours as trained financial education instructors.”

Andrea Johnson (pictured, centre), VP, Head of U.S. Financial Education, TD Bank



On Earth Day, April 22, TD Bank employees, the South Florida Audubon Society and Youth Environmental Alliance (YEA) planted sea oats and other seedlings to restore and protect the native habitat for nesting sea turtles, shorebirds and migratory birds, and to re-establish the valuable sand dunes along the coastline in Surfside, FL. The event was funded in part by a \$5,000 TD Charitable Foundation donation.

TD's Assistant Store Manager, Joe Budash, guides a YouthBuild Philly student through a digital lesson on credit scores and reports through our TD Bank Learning Center. TD Bank volunteers support the students and faculty on campus with financial education and advice.



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Invest. Inspire.



Discover more about the great work of our community partners and how TD is contributing.



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