



# This is how we are strengthening our communities

Community Snapshot 2015 – U.S.



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At TD Bank, we're committed to understanding and connecting to **what matters most** in the communities where we work and live.

The following pages feature a selection of stories from 2015 that demonstrate our leadership and drive towards making communities stronger.

**About This Publication:**

This Community Snapshot complements TD's 2015 Corporate Responsibility Report, available at [td.com/responsibility](http://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, 2014 to October 31, 2015 and all currency is in U.S. dollars unless otherwise noted.

# Investing in our U.S. communities

We work to enrich our communities by contributing to their social and economic development in long lasting, sustainable ways.

## Our Focus Areas

- Financial literacy and education
- Affordable housing
- Environmental stewardship



\$22.1M

donated to strengthen  
U.S. communities

\$4.45M

donated to organizations working to create  
affordable housing solutions

1,436  
non-profits

supported by TD's community funding



50,000+ kids

learned money management skills  
through our financial education program,  
the TD WOW!Zone, delivered in schools  
and community centers

1,300 trees

planted by TD employees and other volunteers  
in 25 low- to moderate-income communities  
during our annual TD Tree Days campaign



# Financial Literacy and Education

## TD WOW!Zone

Through our free TD Bank WOW!Zone, now in its 25th year, over 2,000 trained TD Bank instructor volunteers work with schools and community organizations to teach students, children and adults about money, saving, credit, and building good financial habits.

In 2015, our employees delivered 3,200 classes to over 50,000 participants, including 15 classes to 475 students at Varennes Academy of Communications & Technology in Anderson, SC.

Since inception, 1.1 million kids have been reached through the TD WOW!Zone program, which meets the U.S. National Content Standards in Personal Finance and Economics.

"The Assessment Center at Pendleton Place serves children entering foster care that often do not have basic items. Thank you for the opportunity to give the children we serve brand new books that they can call their own."

Erin Murphy, Development Manager, Pendleton Place, Greenville, SC

## Banking on Books

To promote children's literacy, each year TD Bank employee volunteers team up with First Book, a non-profit organization dedicated to providing new books for children in need.

In 2015, five large-scale *Books On Wheels* book distribution events were held in low- to moderate-income communities in Portland, Maine; New York City; Pennsauken, New Jersey; Greenville, South Carolina; and Jacksonville, Florida. Supported by TD Bank's \$214,000 contribution, 300 TD volunteers gave out 120,000 new books to 671 Title I school educators and youth program directors. The impact: over 50,000 children in need each received two books to keep.



In 2015, 75 employee volunteers sorted and distributed 20,000 books to teachers from economically disadvantaged areas in Brooklyn and New York City to share with their 10,000 students.



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

### Summer Reading Program

Our TD Bank Summer Reading Program encourages students in grades K-5 to keep their reading skills sharp during summer vacation, while teaching the importance of saving money. We deposit \$10 into a new or existing TD Simple Savings account for each child who reads 10 or more books during the summer.

### Strengthening the capacity of non-profits

We recognize that to be effective, non-profits need support to develop their staff. That's why we created the Non-Profit Training Resource Fund, through the TD Charitable Foundation. It provides donations to eligible organizations for employee job training, education and professional development. In 2015, the program distributed \$200,000 in funding.

"We are pleased that our financial workshops are delivering results for low- to moderate-income families in the communities where they live. We appreciate TD Bank's commitment to financial wellness through their continued support of this program."

Susan C. Keating, President & CEO, National Foundation for Credit Counseling



### Adult financial education seminars

Through our collaboration with the National Foundation for Credit Counseling (NFCC), last year we sponsored 110 adult financial education seminars for 2,700 people in low- to moderate-income urban locations in Boston, New York City, Philadelphia, Metro Washington D.C., North Carolina, South Carolina and Florida. NFCC member agencies, with assistant instructors from TD Bank, taught the free seminars which focused on budgeting, understanding credit reports, and preparing for home ownership.

# Affordable Housing

## TD Charitable Foundation

Improving the quality and availability of affordable housing is one of the areas of focus for the TD Charitable Foundation, the giving arm of TD Bank. Ten years ago, the TD Charitable Foundation introduced its signature giving program, the *'Housing for Everyone'* grant competition. It has awarded nearly \$20 million since 2006 to provide or improve access to safe, affordable housing to low- to moderate-income individuals.

To celebrate our 10th annual competition in 2015, the TD Charitable Foundation distributed 25 grants of \$100,000 each to non-profits focused on affordable housing for low-income senior citizens. Here are examples of award-winning projects:

- **Cathedral Square** (South Burlington, VT) received a grant to help fund the construction of Elm Place, a service-enriched affordable housing community for elderly residents in downtown Milton. Of the 30-units in the property, 28 will be units for seniors earning less than 60% the average income for the local area.
- **Homes of Hope** (Greenville, SC) was awarded a grant to provide affordable and energy efficient housing for low-income seniors in West Greenville, especially those in danger of being displaced from the neighborhood due to gentrification and other market forces.
- **Wesley Housing** (Alexandria, VA) earned a grant to redevelop a seniors community, which is currently located in a functionally obsolete building built in the 1960s. Twenty-two units will be preserved and 60 units will be added to create this new community for a vulnerable population.

"There is a significant need for service-enriched, safe, affordable senior housing in Milton. TD Charitable Foundation's generous grant will help to ensure Elm Place is completed in early 2017 to provide comfortable, secure homes to many of Milton's deserving elderly residents."

Kim Fitzgerald, CEO, Cathedral Square

## A Fresh Start

"Lotus House was my beginning." Those are the words of one woman, but they reflect the life-changing opportunity given to all who seek refuge at Lotus House, a unique shelter for homeless women in Miami, Florida.

Offering more than a bed and a meal, the organization helps women rebuild their lives – giving them a sanctuary to heal, along with gender-specific support to achieve greater self-sufficiency. TD is a proud partner, reflecting our commitment to increasing access to affordable, safe shelter in our communities.



Watch the story of one incredible women's shelter in Miami and how it is changing lives daily.

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

## Affordable Housing Lending and Investments

In 2015, we originated 106 loans to developers and organizations, totaling over \$305 million in support of over 5,700 units of affordable housing. TD Bank also funded \$392 million last year in Low-Income Housing Tax Credits (LIHTC) to support new construction and rehabilitation of affordable housing for families, individuals and elderly residents.

One example is our US\$8.2 million investment in a 48-unit affordable housing project located in the City of Brewer, Maine for homeless families and families living with HIV/AIDS. In addition, the TD Bank Charitable Foundation also awarded a \$100,000 grant to install solar panels which will provide 12% of the building's energy needs, thereby reducing operating costs.

## Women veterans and their families find a home in Philadelphia

Homelessness among U.S. veterans is a well-documented problem. It is particularly acute for returning servicewomen, who represent the fastest rising percentage of homeless veterans.<sup>1</sup>

In response to this crisis, TD Bank is supporting the development of affordable rental housing for veterans and their families. Since 2012, TD Bank has partnered closely with Impact Services Corporation in Philadelphia to create a model Veterans Housing Center, which will open in 2016.

Impact Services has transformed a former factory building into 26 units of affordable, supportive housing. What's unique is that the facility will focus on a specifically defined need: low-income women veterans and their children. As a leading provider of services for veterans, Impact Services is on the front lines when it comes to identifying the needs of our returning service men and women. Women veterans are up to four times more likely to be homeless than non-veterans. In Philadelphia, an estimated 200 women veterans with children face homelessness every year.

The new facility will serve approximately 400 veterans and their family members over a 15-year period. In addition to the supportive housing, residents will have access to employment counselling, training and other support. The project is a 2015 Blue Ribbon Award Winner for Excellence in Community Development, an honour granted by the Philadelphia Association of Community Development Corporations.



In backing the project, TD Bank has provided \$12.7 million in equity and construction financing, and helped Impact Services apply for and win a \$250,000 grant from the Federal Home Loan Bank of Pittsburgh's Affordable Housing Program. The project was also the recipient of a \$100,000 *Housing For Everyone* award from the TD Charitable Foundation.

<sup>1</sup> Various sources used for this story: U.S. Department of Veterans Affairs; Impact Services Corporation; Easter Seals *Call to Action White Paper*; The Independent Budget "Veterans Agenda for the 114th Congress".

# Environmental Stewardship

## TD Tree Days

TD Tree Days is a grassroots tree-planting initiative that we run every year in communities throughout the U.S., Canada and Europe. As our flagship volunteer program, TD Tree Days provides our employees and their families, customers and community partners the opportunity to demonstrate forest stewardship. Last year, 1,076 volunteers helped plant 1,300 trees in 25 low- to moderate-income urban areas.

## TD Green Streets

Through the TD Green Streets program, TD works with Arbor Day Foundation to support communities that are growing their urban forests and increasing green spaces. In 2015, ten communities each received \$20,000 to execute their tree planting and maintenance projects in low- to moderate-income areas. Projects ranged from the creation of orchards in areas deemed as “food deserts” (Asheville, NC) to providing children with new, green play spaces (Philadelphia, PA).

## MillionTreesNYC

In 2015, we launched TD Forests: Rooted In NYC, an initiative that spotlights New Yorkers who are improving their urban environment. Creating and capturing emotional connections with New Yorkers and featuring a mobile forest, the innovative campaign marked the culmination of the highly successful TD sponsorship with MillionTreesNYC, which resulted in the planting of one million trees across the city.

“We are so fortunate to have had TD Green Streets funding. Youth from the local Latino population were hired to conduct basic tree care over the summer. This street-level presence clearly communicated that people care deeply about our city’s neighborhoods and the newly planted trees that enhance quality of life throughout the community.”

Andrew Smith, Conservation Director, City of Holyoke, MA





- Supporting green projects in the community to protect and enhance the environment.

### Engaging youth in climate action

We continue to support an innovative environmental education program focused on reducing household greenhouse gas (GHG) emissions. Through PowerHouse, an initiative of the Gulf of Maine Research Institute (GMRI), students investigate the impact of their families' energy use and experiment with ways to reduce it. The hands-on approach enables students across Maine to deepen their math and science learning while reducing home electricity consumption.



### Supporting innovative research

A groundbreaking study by The Nature Conservancy, partly funded by TD, entitled Urban Coastal Resilience Report, looked at ideas for protecting cities from the impacts of climate change. Using Howard Beach in Queens, NYC, as a case study, the report shows that combining natural systems with traditional coastal defences offers the most benefits for protecting vulnerable coastal communities from rising sea levels, storm surges and flooding.

### Trees reduce risks of flooding in Camden City, NJ

Von Neida Park in Camden City is a popular park spanning five blocks that is used for recreation and sports. It is located in a neighborhood where 40% of all residents are below the national poverty line.

Unfortunately, this park also experiences some of the worst flooding in the city, transforming from a park into a river almost instantly during storms, becoming inaccessible to the public. Flooding has been so severe that much needed resources like the athletic facilities, playground and local roads have been seriously damaged.

For that reason, the City of Camden and the Camden SMART Team (a local green infrastructure initiative) joined forces to change the fate of Von Neida Park. Led by the local organization Cooper's Ferry Partnership, work focused on improving the park's underground infrastructure and installing an innovative green infrastructure project, known as "day-lighting a stream," to improve the park's capacity to handle water.

#### Our Impact at Von Neida Park

In October 2015, 115 volunteers from TD and the community participated in TD Tree Days to plant 130 trees at this park to complete the second part of this project within the community. When it rains now, the park does not flood, but water is instead funneled into the park's stream area, ultimately finding its way to the Delaware River.





# Employee Volunteerism in 2015

TD volunteers make a considerable impact on their communities and on thousands of lives. We support employees' community spirit by making it easy for them to roll up their sleeves and get involved – through time off for community work, our own volunteer campaigns like TD Tree Days, and the TD Volunteer Network, an online platform where employees can track their volunteer time and easily find volunteer activities posted by charities.

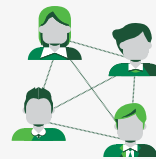


Forty members of TD Bank's GenNext network volunteered to help organize, label and prepare more than 2,300 boxes of non-perishable food items for shipment for Stop Hunger Now in Folcroft, PA.

"I'm very passionate about volunteering, and TD Bank encourages employees to support organizations that are important to us."

TD Bank's Ron Gallo, Voice of the Customer Analyst, Mt. Laurel, N.J.

## Making an Impact in 2015



46%

of our U.S. employees (12,198)  
in TD's U.S. Volunteer Network



55,085

volunteer hours logged



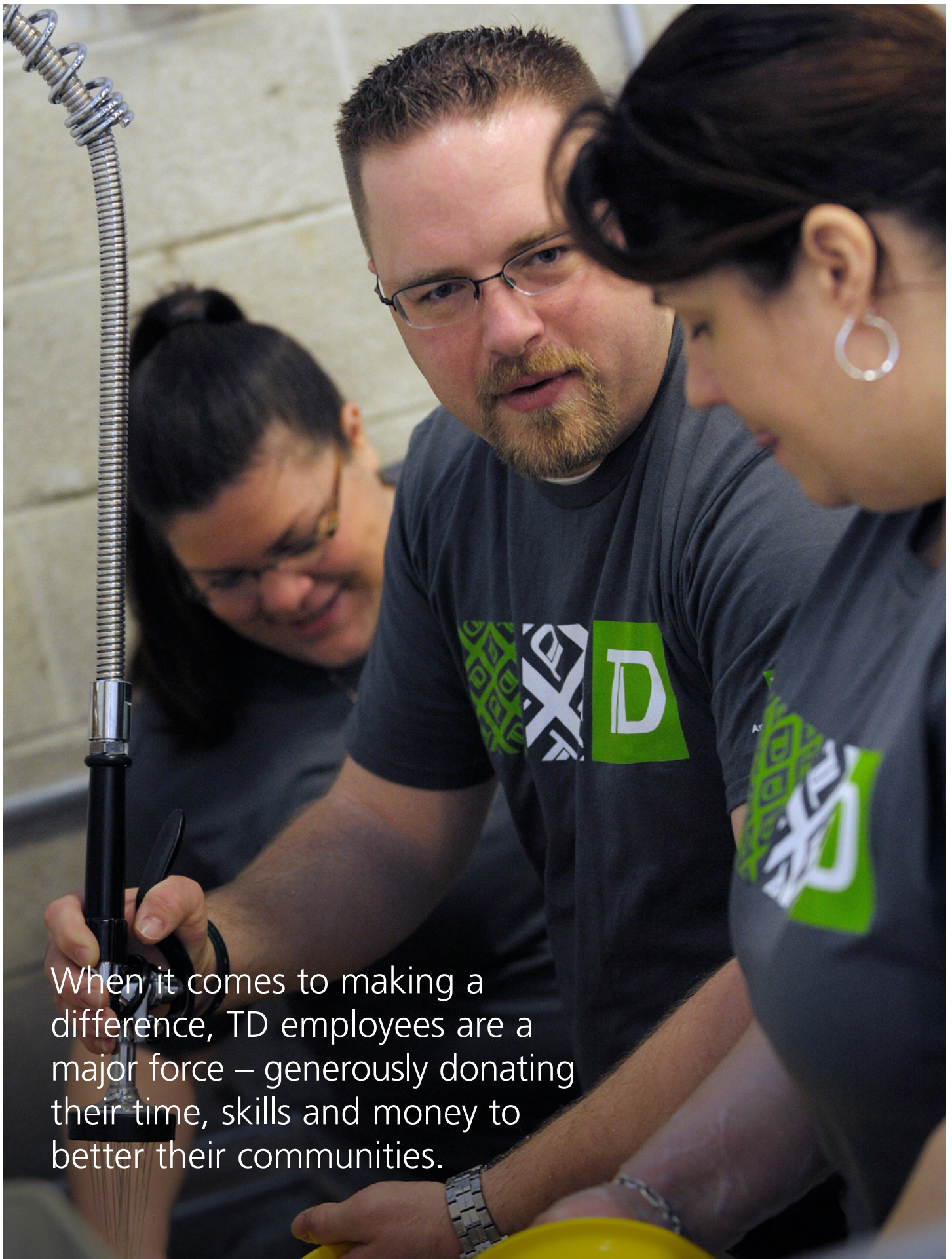
338

volunteer grants worth \$169,000  
made by TD to registered U.S.  
charities where employees  
volunteered 40 or more hours

\$3.4 million

raised through TD's United Way  
employee giving campaign





When it comes to making a difference, TD employees are a major force – generously donating their time, skills and money to better their communities.



# Other Community Support



## Bring Change campaign

We know that small change can have a big impact. That's the philosophy behind one of TD Bank's most ambitious charitable initiatives: the Bring Change campaign.

Launched in May 2015, Bring Change spotlights small local organizations and individuals in need as the recipients of one-day fundraising events. On each "Green Friday" we invite people to a participating store where they can donate their loose change. Along with their contributions, TD Bank makes a \$2,000 donation to each recipient, collectively making a big impact in the communities we care about. By the end of October 2015, we had held 250+ events from Maine to Florida and raised \$700,000 for the benefit of local recipients.

+ Check out [tdbringchange.com](http://tdbringchange.com) for some of our favourite moments so far

## Special Olympics

In 2015, we ran our 7th annual fundraising campaign with employees and customers from Maine to Florida to support Special Olympics and its mission to empower people with intellectual disabilities through sports and competitions. More than \$1.2 million was raised through wristband sales and other efforts, bringing the total to \$7.5 million raised since 2009.

## TD Securities fundraiser for families in need

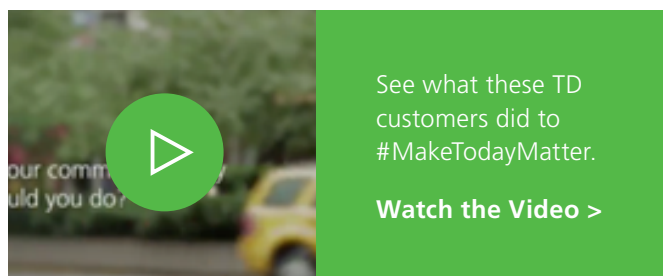
TD Securities' annual Underwriting Hope Campaign and Auction hosted a fundraising event in New York to raise money for charities that support children and families in need. Employee volunteers spent months organizing the campaign, resulting in \$340,000 raised.

## Supporting the LGBTQA Community

Celebrating diversity, TD proudly waved the rainbow flag as sponsor of 18 Pride festivals in the U.S. last year. We also joined other leading employers in signing an Amicus Brief (court document) to support petitioners in a marriage equality case pending before the U.S. Supreme Court. In addition, we continue to support groups that help people with HIV/AIDS, including the Gay Men's Health Crisis center (NYC, NY).

## 24 Hours to #MakeTodayMatter

Last November, TD selected 24 customers with powerful giving ideas and surprised them with \$30,000 each to #MakeTodayMatter in their communities – all within a 24-hour period. The inspiring acts rolled out in 24 communities across Canada and the U.S. and ranged from making homes accessible to providing gear to local sports teams.



## Help in times of natural disaster

TD has a long history of supporting communities recovering from natural disasters – both in the aftermath and longer-term. Here are two examples:



Last fall, a devastating storm system hit South Carolina, producing historic rainfall and flooding across the state.

As the area began assessing the damage and cleaning up, we demonstrated that TD Bank is a neighbor committed to helping rebuild our communities.

We donated \$100,000 to assist with flood relief efforts, including in Columbia, the hardest-hit area in the state. This funding enabled the Red Cross and Harvest Hope Food Bank to offer much needed aid to those impacted by the storm.

In addition, we launched an assistance program for affected customers. For example, we:

- waived non-TD ATM fees, overdraft fees and other charges
- provided immediate access to funds like small business loan assistance, and
- invited customers experiencing a hardship to talk to us about emergency financial relief options.



Superstorm Sandy – one of the costliest natural disasters in U.S. history – affected millions of people.

Since the storm hit in 2012, TD Bank has donated more than \$1 million to assist battered communities and help them rebuild.

Our support has taken many forms, including:

- Providing funding to the Red Cross and other non-profits to help meet critical human needs – like access to food, clothing and medical care.
- Countless hours of volunteer work by TD Bank employees, from cleaning up beaches along the New Jersey coastline to replacing damaged trees in urban areas.
- Assisting organizations focused on offering economic relief and assistance to impacted small businesses.
- Supporting youth camps and learning experiences for victims of the storm.

This past year, the TD Charitable Foundation provided funding to the Community Development Corporation of Long Island for its Housing Outreach Campaign. This support will help local residents whose homes were destroyed or damaged, get assistance for their immediate and longer-term housing needs.





“We engage in our communities,  
we leverage diversity, and we  
care about the environment.”

**Mike Pedersen,**  
President & CEO, TD Bank, America’s Most Convenient Bank



Discover. Donate.  
Invest. Inspire.



2015 Corporate Responsibility Report



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



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