



America's Most Convenient Bank®

Effective Bank Partnership that serve the Community



August 31, 2017

Products are the start Partnerships drive results



■ Prepaid Card

- TD Connect Reloadable Card – a prepaid Visa card. Card offers a low-cost and convenient option to Customers seeking a different type of product to help with budgeting and managing their finances. Cardholders can shop, pay bills in person, online or over the phone. Allows easy purchase tracking, offers alerts and limits the amount of money card holders can spend to the amount loaded on the card. Card can be reloaded by a cash deposit at any TD Bank or a transfer from a TD Bank account.
- TD Cash Secured – the TD Cash Secured Card is secured by funds the Customer deposits in a TD Savings account, and is available to Customers who wish to establish or rebuild their credit history.
- Activity on this card is reported to the credit agencies

■ Free Services

- **Access to the following services** with all checking, savings, and prepaid card relationships.
- *Check cashing*
- *Money management (check balances, make transfers, pay bills)*
- *Secure, instant issued EMV debit card*
- *Mobile app with mobile deposit*
- *Send and receive money*

■ Support Programs

■ **Affinity Membership Program**

- Membership Program that provides nonprofit organizations an easy way to raise money. For linked account opened, TD Bank will donate up to \$50 plus a percentage of each savings account balance to the associated nonprofit organization.

■ **IDA/FDA Programs**

- A savings program that helps low income individuals/families save toward the purchase of a lifelong asset. The program is intended to help Community Development Organizations (CDO) support eligible individuals by assisting with the basic tools and financial education needed to achieve financial stability. Funds saved by participants are typically matched by a CDO.

Financial Education & Capability



- TD Bank, America's Most Convenient Bank, recognizes that the US financial marketplace can be confusing or intimidating to some consumers and small business owners. The Bank offers a robust financial education program with a blended-approach to delivering content that brings together local banking professionals and digital tools to support community organizations and deepen relationships.
- One example includes TD Bank's partnership with the National Foundation for Credit Counseling (NFCC) to provide no-cost financial education seminars in low-to-moderate communities in partnership with local credit counseling agencies.



TD Volunteering



- **Volunteer instructor-led financial education**
In partnership with community-based organizations, TD Bank Instructor volunteers bring financial learning to the communities we serve with priority given to geographies demonstrating the greatest need.
- TD Bank Instructor volunteers leverage proprietary educational content that meets guidelines for personal and small business finance. Adult seminars available include specialized content for homebuyers and small business owners plus lessons on general personal finance (budgeting, credit, identity protection, avoiding financial exploitation, etc.). Beginning in late 2017, TD Bank will introduce Adaptive financial education for learners with intellectual and developmental disabilities to support individuals and their financial caregivers as they explore financial management and independent living.

- **Employee Engagement - TD Volunteer Network (TDVN)**, As a socially responsible company, we are creating a greater impact on critical social issues by offering our own best resource – our professional expertise. Volunteer service is an integral part of Training & Development, providing employees with valuable skills, leadership training, work experience and a strong sense of personal fulfillment.





Accion East

Mission: Accion empowers low-to-moderate income small business owners with access to capital and financial education

Who they serve: 43% in the service industry
43% Latin Americans
(salons, day cares, food trucks, specialty foods, cleaning services)

Capital: \$500 to \$250,000

Financial Education: One on One, workshops, peer to peer

TD Partnership



Board of Directors

Capital - \$3MM

Grants

Referrals  TD refers all loans that may not make bank requests

40+ bankers involved in referrals

Borrowers stay with TD Bank

What do banks have to offer?



- Capital - Debt
 - Investment
- Knowledge - Housing
 - Small Business
 - Development
 - Support Services (finance, marketing, credit)
- Access to financial sector

- People





wisewage.org

We help workers find prepaid debit cards, even if they were previously turned down for a bank account.



WiseWage features the best accounts

No Overdraft Fees.

All of our cards have reasonable prices.

Set aside money for your financial goals.

Your funds will always be FDIC-insured.

Pay Your Way - With Your Phone or Your Card.



When workers receive their pay via direct deposit, they avoid the cost of check cashing fees.

It's Simple! Start Saving Today!

One: Find the card that best suits your needs.

Two: Activate the card when it comes in the mail.

Three: Set Up Direct Deposit!

wisewage.org