TD Bank

America's Most Convenient Bank®

Commercial Banking

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TD Bank in Maine

BACKGROUND

- Dave Glidden, Regional President
- Larry Wold, Maine President
- #1 retail bank in Maine by deposits, $3.1 billion [1]
- Plans to open 30+ new stores from Maine to Florida in 2014
- About 2,995+ employees[2]
- Awarded $828,816 in TD Charitable Foundation Grants in 2013[3]
- Spent $216,915 in sponsorship dollars in 2013[4]
- Actively lending to Maine small businesses and growing market share
- More than 100 energy-efficient, LEED designed stores from Maine to Florida
- To learn more, visit www.tdbank.com

TD BANK STORES & CORPORATE OPERATIONS IN MAINE

- 50 total TD Bank stores[2]
  - Androscoggin County: 4 stores
  - Aroostook County: 4 stores
  - Cumberland County: 19 stores
  - Franklin County: 1 store
  - Hancock County: 1 store
  - Kennebec County: 3 stores
  - Knox County: 2 stores
  - Oxford County: 1 store
  - Penobscot County: 6 stores
  - Somerset County: 2 stores
  - Waldo County: 1 store
  - York County: 6 stores
- Auburn Contact Center in Auburn is the first LEED-CI Platinum-certified building in the state
- Regional corporate offices in Augusta, Bangor, Camden, Falmouth, Houlton, Kennebunk, Lewiston, Oxford, Presque Isle, Rockland, Rockport, Sanford, South Portland, and Waterville

(1) Based on total deposits as of June 30, 2014, as reported by the FDIC
(2) Based on TD Bank's total store count and employee headcount as of August 31, 2014
(3) Based on total grants awarded by the TD Charitable Foundation in calendar year 2013
(4) Based on total sponsorships by TD Bank in calendar year 2013.

Our Commitment to Maine

TD CHARITABLE FOUNDATION & TD BANK SPONSORSHIPS IN MAINE

- The TD Charitable Foundation is the charitable giving arm of TD Bank. The Foundation's areas of focus are affordable housing, financial literacy and education, and the environment, and it serves the individuals, families, and businesses in all the communities where TD Bank operates. TD is dedicated to making meaningful and positive contributions to the communities where it does business. TD Bank does this by sponsoring local organizations.
- Awarded $828,816 in Foundation grants in 2013
- Androscoggin County: $24,075
- Aroostook County: $3,751
- Cumberland County: $591,500
- Hillsborough County: $7,500
- Kennebec County: $3,500
- Lincoln County: $7,500
- Oxford County: $13,000
- Penobscot County: $7,850
- Sagadahoc County: $640
- Southern County: $40,000
- York County: $3,500
- Statewide and Regional Organizations: $126,000
- Spent $216,915 in sponsorship dollars in 2013

TD BANK'S WOW!ZONE PROGRAM IN MAINE

- The TD Bank WOW!Zone is a free, interactive financial literacy program for grades K-12 that features both an in-school and online component. The Bank works with local schools and youth organizations to provide valuable information including an introduction to saving and understanding lines of credit and the stock market. In 2011, TD Bank instructors taught:
- 10 WOW!Zone classes in Maine to 500 students

Our Commitment to You

TD Bank brings the strength of a $238 billion financial services institution while still fully committed to the local markets we serve.

- We provide prompt service and direct communication through local Relationship Managers.
- We take the time to understand your business. We work with you to provide customized financing that fits your needs and helps your company prosper.
- We provide local decision making that considers the unique challenges and opportunities in your marketplace.
- We offer a full range of banking and financial services.
- You have 24-hour access to your accounts with a wide range of online banking services.
- Access to convenient cross-border commercial and personal services with TD Canada
- We work closely with our key business partners to help you and your clients find the solutions you need to achieve your goals.

This allows you to focus on what's important: Your Business

What TD Bank Offers

TD Bank provides a full suite of credit and depository products and services

- **Commercial Lending** – Term loans, revolving lines of credit, letters of credit, commercial mortgages and construction loans, equipment financing, leveraged buyout and acquisition term loans
- **Equipment Financing** - Business machines and computer equipment, company vehicles, manufacturing and industrial equipment, office furnishings.
- **Treasury Management Services** – Sweep accounts, lockbox service, check imaging services, commercial internet banking, wire transfers, fraud prevention
- **International Banking** – Foreign exchange, international payments and global trade finance
- **Merchant Services** – State-of-the-art payment processing systems
- **Capital Markets Financing** – Raises capital for corporate, public, and private sector organizations; originates, structures and executes new issues of capital, providing clients with related services, managing existing client liabilities
- **TD Wealth®** – Institutional Services include Corporate Trustee, Captive Insurance and Retirement Plan services, such as 401(k), 403(b), 457, profit sharing and pension plans

Commercial Deposit Services

Our wide variety of deposit services make your banking easier and more convenient. We are committed to working with you to customize a solution that meets the needs of your business and your Customers.

Foreign Exchange

In the volatile world of Foreign Exchange, we can help simplify the process by providing customized currency risk management solutions.

Who We Serve:

- We serve companies that have regular Foreign Currency requirements and that currently exchange and send funds overseas or are thinking about expanding globally.

Our Goal:

- Our goal is to make importing and exporting activities and transactions easier and more efficient while optimizing foreign exchange risk.

What We Do:

- From straight-forward currency conversions to sophisticated hedging strategies, we deliver a comprehensive and highly personalized solutions. We also offer multi-currency accounts and have the ability to send or receive foreign funds to manage payments overseas.