

# Building The Better Bank

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**Bank**

America's Most Convenient Bank®

**“TD Bank, Becoming  
As **Green** As Our Logo”**

**Kevin Gillen**

**Regional President – State of Florida**



# TD Bank – ‘Who We Are’ Quick Facts



- **TD Bank**, *America's Most Convenient Bank®*, is a member of **TD Bank Group** of Toronto, Canada, a top 10 financial services company in North America
  - The Toronto-Dominion Bank is one of a few banks in the world rated Aaa by Moody's
  - Other members of **TD Bank Group**: **TD Canada Trust, TD Waterhouse, TD Ameritrade, etc.**
- TD Bank is one of the 10 largest Commercial and Retail banks in the United States
  - Operate in 15 states and the District of Columbia
  - 1,275 convenient locations throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida
  - Local lenders making local loans - "We're here to lend, when you're ready to borrow."
- TD Bank has recently acquired and rebranded a few banks in Florida:
  - Riverside National Bank (Treasure Coast and Central FL)
  - First Federal & American First (Central and North FL)
  - Mercantile Bank (South, Central and North FL)
- Currently have 54 stores in South Florida, 161 stores across the State and GROWING!

## ■ Want to be a responsible community partner - includes commitment to being an environmental leader

- Received a 2010 Green Power Partner Leadership Award from U.S. EPA
- Largest U.S.-based bank to achieve carbon-neutrality
- Have opened 39 LEED (Leadership in Energy and Environmental Design) Stores and Offices
- Purchase a block of wind energy to power all 1,850 ATMs from Maine to Florida
- Along with parent company, TD Bank Group, worked together with paper manufacturer, Boise Inc., to implement Boise's Closed Loop System™ to:
  - Purchase, recycle, repurchase and repurpose 1500 metric tons of paper from operations
- Have a company-wide recycling program (glass, metal, plastic, etc)

# 'Pulling the Plug'



'Pulling the Plug'

**This prototype location was just the beginning of a new **Green** Path for TD Bank.....**

## ■ TD Bank opens its first **Green** Prototype Store:

- Queens Village, NY - April 24, 2010
- New design requires less energy, water and constructed using materials made with recycled content
- Nearly 20% of store's energy is produced through solar panels
- Achieved a LEED Platinum Certification – highest level of LEED Certification



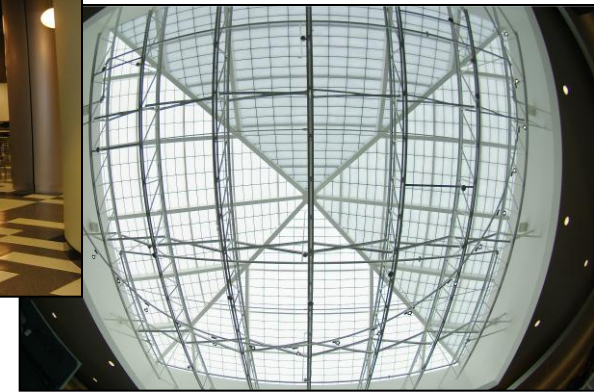
Drive-Thru Solar Canopy

# Building Better Locations

**External View of Call Center**



**40' x 40' Skylight**



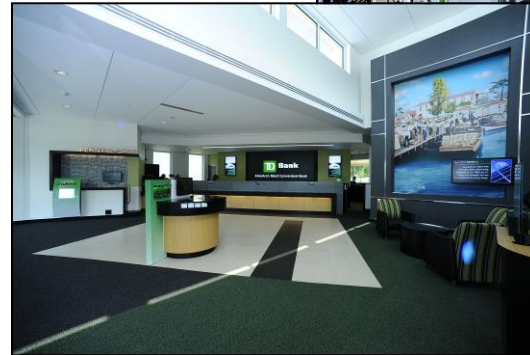
## ■ TD Bank opens a 60,000 SQ. FT Call Center:

- Auburn, Maine - July 30, 2010
- Targeted LEED Gold certification – Achieved LEED CI (*Commercial Interiors*) Platinum!
- REUSE site – reconstructed existing space
- Powered by 100% green power sources through Renewable Energy Credit purchases
- Installed plumbing fixtures designed to use 33% less water
- Reconstructed with increased windows and a 40' x 40' skylight to provide abundant natural light and reduce lighting loads



# A Net-Zero Energy Bank

**Before:**



**After:**



## ■ TD Bank opens first Net-Zero energy bank in the United States:

- Fort Lauderdale, FL – May 13, 2011
- Targeting LEED Platinum certification
- Features 400 solar panels that will consume as much energy as we use!
- Has occupancy sensors to turn lights off when not needed
- Constructed with recycled and regionally manufactured materials
- There are only eight (8) buildings in U.S. registered as 'Net-Zero' with the Dept. of Energy

# Net-Zero Energy Store – Discovery Channel Canada Video



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# Why Go **Green** & What Else Does Bank Do To Support **Green** Activities?



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- **Beneficial for the environment + bank reduces energy consumption, saves money & operates in a more sustainable manner**
  - The solar panels at the Net-Zero energy store will pay for themselves in 7 years and have a life-span of 15 - 20 years
  - Using landscape with drought tolerant, native plants and shrubs = less water usage for irrigation
  - Plus, many, many more environmental and financial reasons!
- **To commemorate Net-Zero store opening, TD Bank made a \$50,000 donation to The Nature Conservancy**
- **One area of focus for TD Charitable Foundation is “Environment”**
  - This includes programs and initiatives that help improve the environment through energy-saving and sustainable measures, promote environmental awareness and education, and engage our communities in the active preservation of our natural surroundings.
- **TD Bank Group, via the TD Friends of the Environment, has given more than \$3 million in funding to 800 grassroots environment & wildlife projects**



- **TD Bank is very active in solar panel financing for businesses:**
  - Financing through TD Equipment Finance's ExpressLease program
    - Preserve working capital with no money down – **100% Financing**
    - \$5000 - \$500,000 loan amounts
    - Financing terms up to 84 months (7 years)
  - Rebates and Incentives:
    - Federal Government Rebate or Tax Credit of 30% - **Rebate through 2011**
      - Installation must be started in 2011
    - Solar Systems are Sales Tax Exempt in FL
    - Possible Incentives from FL Power Companies – i.e.
      - FP&L: rebates for installing a new solar water heating system
      - Tampa Electric – offering \$1.5 million in rebates each year for five years to encourage the installation of photovoltaic (PV) and solar water heater systems
    - Bonus Depreciation on Solar Systems
      - Allows the lessee to depreciate the solar system an extra 50% in year 1

# Simple Ways to Go **Green** and Real-Life Example



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## ■ **Evaluate landscaping**

- Use native plants and shrubs – reduce water usage

## ■ **Minimize amount of paper used**

- Speak with staff about unclaimed printouts
- Print two-sided or “duplex” printing – where feasible

## ■ **Go paperless**

- Scan documents into e-files
- Online bill pay

## ■ **A Real-Life Example of How Going **Green** is Beneficial**

- **Company Type:** A Manufacturing Company
- **Financed:** 33 kilowatt Photovoltaic (PV) Solar System
- **Benefit:** Company uses all of the electricity produced by Solar System which is 1/3 of their usage
  - Company is looking at expanding system by adding more PV panels in the future

# Questions and Answers



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## ■ Any Questions?