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**BERGEN COUNTY'S UNITED WAY RECEIVES
\$25,000 FROM THE TD CHARITABLE FOUNDATION
Investment for Starter Homes Project Will Change Lives**

February 2010, PARAMUS – TD Charitable Foundation, TD Bank's charitable giving arm has made a \$25,000 investment in Bergen County's United Way that will directly impact the lives of working poor families. The check was presented to the United Way by Don F. Buckley, Market President of TD Bank.

"The TD Charitable Foundation has played a significant role in supporting the important work of not-for-profit organizations in the communities where they do business," said Tom Toronto, President of Bergen County's United Way. "They have been strong supporters of the United Way and generous in their support of our efforts to find a permanent solution to the housing crisis in our community. TD Bank and the TD Charitable Foundation share the values of our organization. We are honored to direct their gift to this endeavor - it will change lives."

The lack of affordable housing in Bergen County has been identified as the highest priority human service need in countless studies over the past twenty years. Every day, thousands of families are forced to make impossible choices between their most basic requirements for medicine, food and clothing and the cost of housing.

“We’ve been building affordable housing – though we prefer to call it Starter Homes – hand in glove with municipal governments and with the support of local communities. Our housing looks great, is well built and is remarkably affordable. You can see for yourself by visiting www.bergenunitedway.org/starterhomes.cfm,” said Toronto. “We help families achieve the stability that comes with having a place to call home. The impact of our housing starts is far reaching – the children succeeding in school without disruption, the seniors and the disabled who are now living independently, and for working families able to purchase an affordable unit, the creation of new taxpayers and homeowners with an equity stake in the community.”

To date, a total of 56 units are under construction or have been completed in Garfield, Bergenfield, Cliffside Park, Hackensack, Fairview, Bergenfield, Englewood and Teaneck and this year broke ground on 10 units of housing for individuals with developmental disabilities in Allendale.

Bergen County’s United Way

Bergen County’s United Way is a community service organization that provides assistance to individuals in crisis through its 2-1-1 helpline and organizes preventative and long term solutions to community wide issues such as affordable housing and ending chronic homelessness. We fulfill our mission by providing direct services to the most vulnerable residents in our community and by developing programs and financial resources to address unmet needs.

About the TD Charitable Foundation

The TD Charitable Foundation is the charitable giving arm of TD Bank N.A., which operates as TD Bank, America's Most Convenient Bank(r), and is one of the 15 largest commercial banking organizations in the United States. The Foundation's mission is to serve the individuals, families and businesses in all the communities where TD Bank operates, having made over \$56 million in charitable donations since its inception in 2002. The efforts of the Foundation are coordinated locally through TD Bank's community relations departments and are focused on the areas of

affordable housing, education and financial literacy, and the environment. More information on the TD Charitable Foundation, including an online grant application, is available at www.TDBank.com <<http://www.TDBank.com>>.

For more information, visit www.bergenunitedway.org.

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