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Matt Haley
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April 29, 2025

Via ePUC

Ms. Holly Anderson, Clerk
Vermont Public Utility Commission
112 State Street
Montpelier, Vermont 05620-2701

Re: Case No. 20-1951-PET – Green Mountain Power Corporation request for a non-substantial change determination, or in the alternative amend the CPG issued to the Lowell Mountain Kingdom Community Wind Project in Docket 7628
GMP Response to Hearing Officer's April 17, 2025 Request for Information

Dear Ms. Anderson:

On behalf of Green Mountain Power ("GMP"), please accept the enclosed response to Hearing Officer Andrea Poppiti's request for more information concerning TD Bank's A rating status. This response is filed in connection with GMP's Letter of Credit for Decommissioning Annual Notice condition under its Certificate of Public Good for the Kingdom Community Wind Project.

Please contact me with any questions.

Sincerely,

/s/ Matt Haley

Matt Haley

Enclosure



TD Bank

[Eligibility Requirements](#) | [Locations \(1164\)](#) | [Receive alerts for this bank](#)

REVIEWS	HEALTH RATING	CURRENT TOP RATE
Based on 37 reviews (/banks/td-bank-national-association.html#reviews)	A View health report (/banks/td-bank-national-association.html#health)	4.00% APY 9 Month TD Choice Promotional CD w/ Rate View all rates (/banks/td-bank-national-association.html#rates)

TODAY'S FEATURED RATES

MEMBER FDIC



OUR RATING ★ 4.3 / 5

Peak Bank

Envision High Yield Savings

See Offer ([https://www.depositaccounts.com/click.aspx?placementId=23175&tagId=12066×tamp=\[timestamp\]&ranking=1](https://www.depositaccounts.com/click.aspx?placementId=23175&tagId=12066×tamp=[timestamp]&ranking=1))

Sponsored Note: Member FDIC: Insured up to \$250,000. \$100 Deposit Earns Interest Immediately.

MEMBER FDIC



OUR RATING ★ 3.6 / 5

Jenius Bank

Jenius Savings Account

See Offer ([https://www.depositaccounts.com/click.aspx?placementId=2317&tagId=12066×tamp=\[timestamp\]&ranking=1](https://www.depositaccounts.com/click.aspx?placementId=2317&tagId=12066×tamp=[timestamp]&ranking=1))

Sponsored Note: FDIC Insured. Member FDIC.

Overview / Commentary

www.td.com (<https://www.td.com/>)

888-751-9000

1701 Route 70 East
Cherry Hill, NJ 08003

Written by Ali Cybulski | Published on 11/21/2024

TD Bank is the 10th-largest U.S. bank by assets, according to the latest Federal Reserve data. The New Jersey-based institution is a subsidiary of Canada's Toronto-Dominion Bank, serving more than 10 million customers in 15 states and Washington, D.C.

You will find a range of retail, small business and commercial banking products and services at TD Bank. If you need guidance on TD products, the bank's homepage features an interactive tool to help you find options that might fit your needs.

[v Read More](#)

Reviews (37)

[View MORE \(/banks/reviews/td-bank-national-association.html\)](/banks/reviews/td-bank-national-association.html) [Write a Review](#)

Featured Account Options

SPONSORED LISTINGS

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Used To Be Good

Posted by: Johnnycans | Jan 13, 2022

Unfortunately since COVID the branches have been poorly staffed and partially closed. Rates are poor . It seems a lot of turnover of top shelf employees with trainees is what I see.

 9 votes |  Report Post

 Comment

TD Bank HORRIBLE

Posted by: jmccormick1173 | Jan 9, 2025

TD Bank NOT FOR VETS

I opened an account on 4 Jan 24 with my VA Disability check and didn't get the "bonus" and then when I tried to transfer money to my account after providing every piece of information they asked for and already transferring money once they suspended my ability to transfer money. I was told I have to show that I OWN the account that I transferred my money from IN PERSON! I already provided the information online and can't get back to the bank for at least a week due to the fact that I am a HOMELESS VETERAN without transportation. Does anyone know of a bank that takes care of homeless veterans trying to get back on their feet? It isn't TD Bank! UPDATE!!! Since I wrote this review TD Bank has since BLOCKED my access to my account and my money from my VA disability check!!!!

 3 votes |  Report Post

 Comment

Great Stock Market Bank

Posted by: Yokom | Dec 21, 2021

Great stock market bank! Highly recommended ONLY for traders

 1 vote |  Report Post

 Comment

Only Good Experiences

Posted by: kathie_ree | Oct 27, 2021

So far TD has been a really good bank for me

👍 1 vote | ⚠️ Report Post

↩️ Comment

[VIEW MORE REVIEWS \(/banks/reviews/td-bank-national-association.html\)](/banks/reviews/td-bank-national-association.html)

WRITE A REVIEW

Health

A

Data as of Q4 2024

Learn why bank health matters (/banks/health.aspx)

Health Grade Components

A+ Texas Ratio ▼ **C+** Texas Ratio Trend ▼ **C** Deposit Growth ▼ **A+** Capitalization ▼

OVERALL

FDIC Certificate #	18409 (https://banks.data.fdic.gov/bankfind-suite/bankfind?cert=18409)
Year Established	1852
Employees	27559
Primary Regulator	OCC

PROFIT MARGIN

Return on Assets - YTD	-0.36%
Return on Equity - YTD	-2.91%
Annual Interest Income	\$17.41B

ASSETS AND LIABILITIES

Assets	Q4 2024	\$372.8B
	vs Q4 2023	\$367.2B

Loans	Q4 2024	\$179.4B
	vs Q4 2023	\$180.2B
Deposits	Q4 2024	\$297.2B
	vs Q4 2023	\$303.7B
Equity Capital	Q4 2024	\$46.6B
	vs Q4 2023	\$46.28B
Loan Loss Allowance	Q4 2024	\$2.74B
	vs Q4 2023	\$2.62B
Unbacked Noncurrent Loans	Q4 2024	\$1.6B
	vs Q4 2023	\$1.02B
Real Estate Owned	Q4 2024	\$75.5MM
	vs Q4 2023	\$23.8MM

TODAY'S FEATURED RATES

MEMBER FDIC



OUR RATING ★ 4.3 / 5

Peak Bank

Envision High Yield Savings

See Offer (https://www.depositaccounts.com/click.aspx?placementId=23167&tagId=12066×tamp=[timestamp]&ranking=1)

Sponsored Note: Member FDIC: Insured up to \$250,000. \$100 Deposit Earns Interest Immediately.

MEMBER FDIC



OUR RATING ★ 3.6 / 5

Jenius Bank

Jenius Savings Account

See Offer (https://www.depo:placementId=2316[timestamp]&ranki

Sponsored Note: FDIC Insured. N

Rates

Skip to rates for: Savings | Checking | CD | IRA

Always verify rates and promotions with the bank or credit union. We are not TD Bank; we are a rate comparison website and cannot provide official rates or promotions. Report an Issue (/about/)

* The APY shown varies based on the deposit amount. Expand the listing to see APYs for other deposit amounts.

† The rates for some products vary by region. In these cases we have listed the rates for the region closest to the bank's headquarters.

TD Bank Savings Account Rates

<i>APY</i>	<i>MIN</i>	<i>MAX</i>	<i>ACCOUNT NAME</i>
3.51%^{*†}	\$100k [*]	-	TD Signature Savings w/ Rate Bump
3.51%^{*†}	\$100k [*]	-	TD Signature Savings IRA w/ Rate Bump
0.05%^{*†}	\$10k [*]	-	TD Signature Savings w/ Standard Rate
0.02%[†]	\$0	-	Simple Savings

TD Bank Checking Account Rates

<i>APY</i>	<i>MIN</i>	<i>MAX</i>	<i>ACCOUNT NAME</i>
0.01%[†]	\$0	-	TD Beyond Checking

TD Bank CD Rates

<i>APY</i>	<i>MIN</i>	<i>MAX</i>	<i>ACCOUNT NAME</i>
4.00%[†]	\$250	-	9 Month TD Choice Promotional CD w/ Rate Bump
4.00%[†]	\$250	-	6 Month TD Choice Promotional CD w/ Rate Bump
3.75%[†]	\$250	-	12 Month TD Choice Promotional CD w/ Rate Bump
3.00%[†]	\$250	-	3 Month TD Choice Promotional CD w/ Rate Bump
3.00%[†]	\$250	-	18 Month TD Choice Promotional CD w/ Rate Bump
3.00%[†]	\$250	-	24 Month TD Choice Promotional CD w/ Rate Bump
3.00%[†]	\$250	-	10 Month TD Choice Promotional CD w/ Rate Bump
2.75%[†]	\$250	-	3 Year TD Choice Promotional CD w/ Rate Bump
2.25%[†]	\$250	-	5 Year TD Choice Promotional CD w/ Rate Bump
1.00%[†]	\$250	-	3 Month TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	3 Year TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	5 Year TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	9 Month TD Choice Promotional CD w/ Standard Rate

1.00%[†]	\$250	-	12 Month TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	18 Month TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	24 Month TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	6 Month TD Choice Promotional CD w/ Standard Rate
1.00%[†]	\$250	-	10 Month TD Choice Promotional CD w/ Standard Rate
0.15%[†]	\$250	-	5 Year TD Step Rate CD
0.10%[†]	\$250	-	3 Year TD Step Rate CD
0.05%[†]	\$250	-	6 Month TD No Catch CD
0.05%[†]	\$250	-	12 Month TD No Catch CD

TD Bank IRA Rates

<i>APY</i>	<i>MIN</i>	<i>MAX</i>	<i>ACCOUNT NAME</i>
4.00%[†]	\$250	-	9 Month TD Choice Promotional IRA CD w/ Rate Bump
3.75%[†]	\$250	-	12 Month TD Choice Promotional IRA CD w/ Rate Bump
3.00%[†]	\$250	-	3 Month TD Choice Promotional IRA CD w/ Rate Bump
3.00%[†]	\$250	-	6 Month TD Choice Promotional IRA CD w/ Rate Bump
3.00%[†]	\$250	-	18 Month TD Choice Promotional IRA CD w/ Rate Bump
3.00%[†]	\$250	-	24 Month TD Choice Promotional IRA CD w/ Rate Bump
2.75%[†]	\$250	-	3 Year TD Choice Promotional IRA CD w/ Rate Bump
2.25%[†]	\$250	-	5 Year TD Choice Promotional IRA CD w/ Rate Bump
1.00%[†]	\$250	-	3 Month TD Choice Promotional IRA CD w/ Standard Rate
1.00%[†]	\$250	-	6 Month TD Choice Promotional IRA CD w/ Standard Rate
1.00%[†]	\$250	-	9 Month TD Choice Promotional IRA CD w/ Standard Rate

1.00% [†]	\$250	-	12 Month TD Choice Promotional IRA CD w/ Standard Rate
1.00% [†]	\$250	-	18 Month TD Choice Promotional IRA CD w/ Standard Rate
1.00% [†]	\$250	-	24 Month TD Choice Promotional IRA CD w/ Standard Rate
1.00% [†]	\$250	-	3 Year TD Choice Promotional IRA CD w/ Standard Rate
1.00% [†]	\$250	-	5 Year TD Choice Promotional IRA CD w/ Standard Rate
0.15% [†]	\$250	-	5 Year Step Rate IRA
0.10% [†]	\$250	-	3 Year Step Rate IRA
0.05% [†]	\$250	-	12 Month IRA Add-Vantage CD
0.05% ^{*†}	\$10k [*]	-	TD Signature Savings IRA w/ Standard Rate
0.02% [†]	\$0	-	Simple Savings IRA

Locations

Availability

The return

Select a State

Philadelphia Area



(/local/philadelphia/)

Philadelphia Area bank & credit union details (/local/philadelphia/)
Interactive local rates map

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