



# NHOS Newsletter

## October 2020 [www.nhorchids.org](http://www.nhorchids.org)

Affiliated with the American Orchid Society & Orchid Digest Corp.



Please be sure to become a fan of [New Hampshire Orchid Society](https://www.facebook.com/NHOSociety).

### President's Message

I am so excited about the auction. It should be so much fun. We have a wonderful selection of plants both from members and vendors. I am already planning my purchases. Please go to the website to view the plants Sue Ussiglio has posted in the auction catalog. Bob Cleveland and Chuck Wingate are our fabulous and always entertaining auctioneers. This is our first indoor meeting and I want to assure you that we will be putting precautions in place to assure a safe environment. We will be providing soda, water, coffee and tea but are asking members to bring their own lunch to this meeting as we will need more table and seating space. If anyone has questions or concerns please feel free to contact me. Oh, and yes there will be a show table. Plants should be on the show table by 11:00.

Bob Cleveland is putting together a program for November in which we will be able to test plants that are not performing well to see if they have a virus. This will be a hands-on workshop and at present is still in the planning stage but I know it will help me immensely. Thank You Bob!

December is our holiday party and will be the first Saturday of December as we plan to have AOS judging again. And hopefully 2021 will see an end to Covid 19.

Anita

### NHOS MEETING NOTICE

**Annual Vendor & Member  
Auction**  
**Sat. October 10, 11:00 AM**  
**Bedford, NH Old Town Hall**

**There will be a show table and  
plants must be on the table by  
11:00 AM.**

**[Annual Dues Reminder.....see  
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## UPCOMING EVENTS

Please monitor <https://www.nhorchids.org/> for updates on NHOS and other related events being impacted by COVID-19 State and local Orders. Once COVID-19 restrictions have been eased and we have a better understanding of what events can be held and under what guidelines, we will once again publish our full, long-term schedule of events for your planning purposes.

### NHOS Monthly Meeting

Sat. Nov. 14, 2020, 11:00 AM

Orchid Virus Workshop

Location – Old Bedford Town Hall

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### NHOS Monthly Meeting

Sat. Dec. 5, 2020, 11:00 AM

Annual Holiday Party

Location– Old Bedford Town Hall

### *Indoor Vanda Culture for in-home growing*

*(re-printed from “All About Orchids” with the permission of*

*Mike Wiley and James Watson)*

*Additional Vanda culture information can be found on the NHOS Website*

#### Choice A – Bare root.

Enjoy the beauty of the blooms with the beauty of the roots. A little more challenging

#### Lighting

Absolutely brightest southern facing window is preferred. Anything less should be supplemented with artificial lights.

#### Watering.

Twice a day is required for bare root growing year round.

**Do not soak a plant in a bucket. You need to drench them with running water. A hose attachment that hooks to a sink is useful. This will be a messy process. Indoor home heating dries the air considerably.**

**Water only till root run off occurs. When they stop dripping, drench them again and again till hydrated.**

**The Velamen (the sponge part of the roots) can only absorb so much, so fast. If the bottom leaves of the plant are droopy or wrinkled, this is a telltale sign of dehydration. It's a late sign so hydrate, hydrate more.**

**If you only have a couple of plants, get an extra tension rod and let the shower do the job for you.**

**Make sure your plants dry out before nightfall.**

**Feeding.**

**Same as outdoor culture.**

**Once a week.**

**A pump sprayer is your best friend for this job.**

**Most VandaManiacs are using the Dyna-Gro Products (Grow and Bloom) 3 weeks of Grow, 1 week of Bloom and repeat. 1tsp per gallon.**

**Please refer to the Files section of the FB Vandamaniacs for Jason Dole's Vanda FAQs.**

**Humidity.**

**By far the hardest and most challenging part.**

**Bare root growing must have high humidity.**

**If your home has forced hot air heating, this is the most challenging type of heat. Water based baseboards or radiators help considerably. Even if you have a whole home humidification system, this will not be enough moisture in the air. Whole home systems on average only bring levels up to about 40%. Warm or Cool mist humidifiers are fine. If your heater is running, your humidifier must be running 24 hours a day on the highest setting. The higher the humidity levels, the better you will do and the easier job you will have with maintaining hydration. These humidity levels will add to the threat of mold and mildew.**

**Clean frequently.....this is not an option. I seal off wall areas with the window film that attaches with double stick tape and shrinks with a hairdryer before my plants come inside for the winter. Much easier to keep a wall clean if it does not get wet in the first place.**

**Temperature.**

**Nighttime indoor house temps are fine**

**If you want to trick your Vandas into more active winter growth, bring your air temp up during the day into the 80s. Not required, but growth will slow significantly at cooler temps.**

**Air movement.**

**Vandas are like most orchids, air plants. As important as moisture is, air is equally important. Vandas have to dry out completely at night and between watering. Your plants will rot if they do not dry out.**

**An oscillating fan helps duplicate the outdoor air movement. It also helps keep mold and mildew down by drying out the growing area.**

**You also are pumping humidity into the air. The fan helps distribute this moisture. Fans should run 24/7.**

**Turn off to water and feed though.**

**Pest control.**

**Use Talstar or Bayer Advanced 3 in 1 insect, disease and mite control for larger collections or a large bug outbreaks.**

**Air movement is crucial to helping to avoid bugs, especially spider mites. Keep the leaves cleans.**

**Rubbing alcohol works great for those times when you have just a bug here or there. If you have a plant that you think is sick or if it has a large pest outbreak; separate it from the rest of your collection until you are 100% sure it is healthy and/or pest free. When in doubt, throw it out.**

**Better to lose a \$40 plant in lieu of an investment of hundreds of dollars**

#### **Choice B - potted**

**A true V Maniac may tell you not to pot a Vanda.**

**While this holds true in Florida and other areas where outdoor culture year round is possible, our dry indoor culture begs to differ.**

**You will sacrifice the enjoyment of the roots for a lot easier culture.**

#### **Potting**

**The potting should be done with clay orchid pots, the ones with the slits and holes in them. Preferably, this task should be done in the spring or early summer when the roots are actively growing so they can get settled in the pot before their migration into the home for the winter. First, water the plant extremely well. You want the roots to be flexible. The wetter they are, the better. Drenching them with Physan 20 makes them more supple and slippery and would also be helpful in case of cracking or mini cracking of a root.**

**Remove the wire hanger but leave the plant in the little plastic basket.**

**During this process, remind yourself that Vandas do not like their roots damaged and any trauma at all to the root, is a potential death sentence to the plant.**

**Do not rush this process. Slowly and without damaging the roots, wiggle the plant into the pot, coiling the roots as you go.**

#### **Media**

**For media, you will need to get charcoal. The chunkier you can find, the better you will do. Slowly fill the pot with the charcoal, being careful not to damage the roots. You will almost want to place the charcoal in piece by piece so you can wiggle**

it down between the roots. **DO NOT PACK THE MEDIA.** Again, no damage to the roots and Vandas must get air. Fill the pot completely with media.

### **Staking**

A smaller Vanda is fine on its own in a decent sized pot.

As they get larger, the pot will get top heavy.

Throw in a large spike, or better yet a double, and the pot will be even more susceptible to a tumble. .

Medium to large, but not huge plants will benefit from an adjustable Cattleya ring and a couple of loose zip ties.

The media is not going to support a stake and a heavy plant. Charcoal is simply too brittle. You will need to rely on the pot for support.

As the plant grows, placing a pot in a pot will keep the pot from tumbling, but you will still have to secure the plant.

There are single rod stakes that clip to a pot. You can use a few of these and form a teepee shape (tomatoes cage like) to help support the plant.

You can also use clay pot hangers to help secure the plant.

Bottom line here, if the plant wiggles, you have to secure it. Get creative. With time, your plant will get huge. It will get to a point where indoor culture simply is not possible. When you get to this point, sell that plant to pay for the greenhouse to house the remainder of your collection!

### **Culture**

Culture will be almost identical as above, except for watering. You can now water once every 2 or 3 days.

If it is cold and the home heating system is really running a lot, 2 days.

If it is really humid out, but not cold and the heater is not drying the house out as quickly, you will probably be able to stretch it out to 3 days.

Remember, the drying of the roots is just as important as the soaking. These plants need to breath.

Take the plant to the sink and still drench them. Don't forget to wet down the leaves. Vandas do take in moisture from the leaves as well as the roots.

Placing them in the shower and turning it on is also an option.

If your shower has a slow drain though and water collects, do not use this method. Shower pans are full of stuff that you do not want in your plants.

### **Shelving.**

Since the plant is now in a pot, you can put the plant on a shelf.

The portable shelves that enclose with a plastic zippered enclosure will help with humidity and you will get a nice temperature rise during the day as well.

**Don't forget the fan though!!!**

**Placing the shelving unit in a baby pool helps to protect the floor and keeps drips contained. At a minimum, put the legs of the shelving unit in plastic cups and off of your flooring. Rust stains are hard to clean.**

**Cleaning.**

The potted method will be easier as you will not be spraying feet of roots with water twice a day. You have a high moisture content in the air. Mildew sets in quick. Vinegar works great at killing mold and mildew and it does not have the smell of bleach. Clean frequently. The cleaner the area, the less chance you will have for inviting bugs and disease into the collection.

Whichever method you choose, when the weather outside warms up and nighttime temperatures remain above 50 degrees, get your plants outside. They will thrive in the natural breezes, warmth, and humidity. Provide them with a constant mixture of 50% shade to 50% sunshine. The longer the duration of sun you can provide them, the happier they will be. The happier they are, the more blooms you will enjoy.

**Board of Directors Meeting**

**Changed date:**

**Saturday, October 3<sup>rd</sup> starting at 09:00 AM**

Susan Usseglio is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/85727717704?pwd=Sm8wTTJXb1hFVkJY4WkFhZXNKTGNmZz09>

Meeting ID: 857 2771 7704

Passcode: 1N#^0LYx

One tap mobile

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+1 346 248 7799 US (Houston)

Meeting ID: 857 2771 7704

Passcode: 80020011

Find your local number: <https://us02web.zoom.us/j/85727717704?pwd=Sm8wTTJXb1hFVkJY4WkFhZXNKTGNmZz09>

## **Marlow Orchids Closing Their Doors**

*Sadly, Jonathan, Jim and the crew have made the difficult decision to close the business. As a long time trusted vendor at our annual show, they will be sorely missed. Below is an excerpt from a recent email they sent to their customers.*

*They still have many great plants for sale (Ed.- I just bought 3!) so check out their website <https://www.marlowsorchids.com/>*

**The time has come that we must say goodbye. It is with great sadness that we write this email to you today. Despite my best efforts, I have had to make the difficult decision to officially begin closing Marlow Orchids, LLC.**

**This decision has not come lightly and has by no means been easy for any of the partners, colleagues, or employees. With the inability to secure proper financing, coupled with the uncertainty of our times, I cannot justify the push to continue now any longer. While this is the beginning of the end, it by no means removes Jim's, Mike's, or my involvement with orchids. We will always love orchids and keep many plants in our personal collections.**

**We want to take the time to personally thank each and every one of you for your support, loyalty, and love over the years. It is you that we will miss the most: your smiles, laughs, and joy you bring to each of us and the world. Thank you from the bottom of our hearts.**

**What's next and what you need to know:**

- 1. Our closure will be a phased-out approach with an ending date of the end of the year or the early part of 2021**
- 2. We have lots of great plants available that we will continue to sell through our website and in house by appointment.**
- 3. As the weeks move on, we will continue to add new products from the greenhouse as well as specials to the website for you to purchase. (i.e. - we have a lot of Paphs that we will begin to list starting next week)**
- 4. If you have a Gift Certificate from us, please use them as soon as possible.**
- 5. Starting October 1st, all sales will be final.**
- 6. If you are interested in shopping in person, please give us a call so we can set up an appointment for you.**

**While this may be the end of this chapter, it is not the ending of the book. I am looking to the future with hope, optimism, and excitement.**

**Wishing you all good wishes and happiness.**

**Happy Growing!**

**Jonathan**

**New Hampshire Orchid Society  
Monthly Meeting Minutes  
Sept. 11, 2020**

**Following the Speaker Presentation by Alex Maximiano on Orchidwiz,  
the General Meeting was held.**

**The Secretary (filling in for the President) called the meeting to order and welcomed new members and guests.**

- **The Secretary sent out copies of all the Policies to the Board of Directors for review. These Policies are: Conflict of Interest, Expense Reimbursement, Sexual Harassment, Code of Ethics and Financial Management. It was decided that these Policies would be put up on the website with a notation “That they are under review”. Andrea Deachman will be reviewing and making recommendations for the Financial Management Policy.**
- **Financials – We have \$9,625.32 in the checking account; our Net Worth is approximately \$38,000.00**
- **NHOS Vendor’s and Member’s Auction will be held October 10<sup>th</sup> at the Bedford Town Hall. We are still accepting plant donations until September 30<sup>th</sup>. The Auction Catalogue is on the website. We will be accepting cash, checks and charge (please no American Express). Masks will be required.**
- **The date of the Annual Vendor’s and Members Auction has been moved to the month of October.**
- **The Society will be providing coffee, tea, water and soda; please BYOL (Bring Your Own Lunch).**
  - **There will be a show table and plants need to be on the table by 11:00 AM for judging.**
  - **October Board of Directors Meeting be a Zoom meeting and held one week earlier than normal (October 3<sup>rd</sup>). The link will be in the Newsletter.**
  - **Brenda Campbell will be the Show Chair for our March Show. A meeting of the Show Committee will be scheduled within the next couple of weeks.**

**Respectfully submitted:  
Susan Usseglio, Secretary**





You are cordially invited to the  
New Hampshire Orchid Society  
Annual Vendors' and Members' Auction  
5 Meetinghouse Rd. Bedford, NH  
October 10, 2020

Please check the NHOS website ([www.nhos.org](http://www.nhos.org)) for more  
information

Link to the online Catalogue will be displayed on  
website.

Cash, Check or Credit accepted

Face Masks required



**Photographer WANTED !!!**

**(to support March 2021 NHOS Show Judging)**

**Looking for someone (member, spouse, friend ???) with good photography skills and camera, willing to learn the requirements and tricks of orchid photography, for documenting AOS awards. Training provided and some mentoring may be arranged as well, along with lots of support and encouragement. An official "photographer" is necessary for the day of judging at the NHOS Orchid show, now postponed to March 25, 2021 which is a Friday, so you must be available during the day on that day (and not swamped with other show tasks). You would be welcome to come to Tower Hill judgments the first Saturday of each month, and hopefully could also observe and practice at the December NHOS meeting as well. Please contact Jean Stefanik for additional information. Thanks!**

## **October & November 2020 AOS Judging**

Judging takes place at the Tower Hill Botanic Gardens near Worcester, 11 French Dr., Classroom C, Boylston, MA. Start time is 10:30am for announcements, 11am for presentations or education discussions, with judging commencing at 1pm after a noon lunch break.

This event will adhere to all current local and state social distancing guidelines during the pandemic, as safety is our priority. Please adhere to the following:

- All plants to be judged must be at the location by 12noon.
- All attendees are required to wear a non-vented face mask at all times.
  - Please limit drop-off to one person.
- Please follow directions regarding the use of hand sanitizer when filling out paperwork.
- Depending on the number of attendees on the day, you may be asked to leave your plant and come back at a specified time to pick it up after it is judged.
- If we are within safe attendee numbers you may stay but you will be asked to maintain six feet distance and wear your mask throughout the judging event.

•  
If your state of residence is among those considered low risk by the State of Massachusetts (list can be found at <https://www.mass.gov/info-details/covid-19-travel-order#lower-risk-states->) and you are an exhibitor with a plant for judging, a judge from our center, or a judge from a nearby AOS judging center, please send an email before 5pm ET, Thursday, October 1st, to [northeastjudgingcenter@gmail.com](mailto:northeastjudgingcenter@gmail.com) to let us know that you plan to attend. If you do not let us know ahead of time and we exceed the safe limit of attendees (currently not to exceed 9 for our space at Tower Hill), you will not be admitted to the event. We apologize for this inconvenience, but it is the only way we can try to keep everyone as safe as possible. Please check subsequent Facebook postings up to the time of the event in case there is a need for a last-minute cancellation.

## **NHOS DUES REMINDER**

**Please remember that all annual membership dues are due and payable for the upcoming year as of September 1.**

**They may be paid online at**  
**<https://www.nhorchids.org/page-1576081>**



American Orchid Society  
Education, Conservation, Research.

# Webinars-Coming Attractions!



When	October 06, 2020 8:30pm EDT Tuesday	October 20, 2020 8:30pm EDT Tuesday	November 10, 2020 8:30pm EST Tuesday	December 02, 2020 8:30pm EST Wednesday
Topic	Greenhouse Chat (Orchid Q&A) <i>Send in your Questions!</i>	Paphiopedilums, Their Care and Understanding	Greenhouse Chat (Orchid Q&A) <i>Send in your Questions!</i>	Greenhouse Chat (Orchid Q&A) <i>Send in your Questions!</i>
Presenter	Ron McHatton Chief Education and Science Officer	Dave Sorokowsky Owner Paph Paradise Awarded grower and AOS Judge	Ron McHatton Chief Education and Science Officer	Ron McHatton Chief Education and Science Officer

To view **REGISTRATION is REQUIRED:** <http://www.aos.org/orchids/webinars.aspx>

*Webinar announcements are posted to Facebook, Instagram  
and in the AOS Corner of your Affiliated Society's newsletter.*

**If you want to view independently from home, you can join live on your computer, or mobile device.**

**Cannot make it on the scheduled date or time? No need to worry. Register anyhow!**

**ALL webinars are recorded and available to view at your leisure.**

**GREENHOUSE CHAT Webinars are indexed by topic for future viewing.**

**Send your Greenhouse Chat questions and photos to: [greenhousechat@aos.org](mailto:greenhousechat@aos.org)**

**WHEN YOU JOIN AOS, DON'T FORGET TO MENTION YOU ARE ALSO A MEMBER OF NHOS!**

## **Orchid Digest International Speakers Day!**

by Jean Stefanik, AOS and OD Representative

Hi Everyone,

I serve on the Board of Directors of Orchid Digest, and just received this information - and I know what I'll be attending on October 31st! Please consider attending the session, as well as joining or renewing Orchid Digest. The magazine is fabulous, and if you do, be sure to include on your membership that you are a member of NH Orchid Society, and mention my name as well. It's a wonderful volunteer organization, providing many benefits. **FLASH UPDATE !!!!! Generous donors have offered to fund and support this Speakers' Day for those who are NOT Orchid Digest members. If you register for the day, you will ALSO become a member of Orchid Digest for one year!!! Here's your golden opportunity to enjoy world class speakers, AND receive a year's worth of incredible magazines at no additional cost!!! Do it... NOW!** Thanks! Jean

From Orchid Digest:

Below is the link to the flyer for the Orchid Digest International Speakers Day to be held on October 31<sup>st</sup>: [https://drive.google.com/file/d/10mj6Kf0MpHi3rHn2x\\_KP4bH56LbQDKtc/view?usp=sharing](https://drive.google.com/file/d/10mj6Kf0MpHi3rHn2x_KP4bH56LbQDKtc/view?usp=sharing)

To register, go to: <https://register.gotowebinar.com/register/9204476238212594445>

We need everyone to help spread the word so this event will be successful. Please help post the link on your facebook pages and Instagram to everyone that you can.

We now have a new Facebook Group page called Orchid Digest Friends -  
<https://www.facebook.com/groups/3191491750887322/>

Orchid Digest is also moving toward completing and having ready to go. our new website. The launch date is October 1.





## International Speakers Day

A Virtual Experience

October 31, 2020 12:30-5 pm EDT

All speakers live, via Webinar

\$30 Register [here](#) to join in

All registrants will be entered in a raffle for prizes donated by our sponsors and for memberships/renewals to the Orchid Digest



Lourens Grobler, Afri Orchids, Pretoria, South Africa.

### ***My 10 Favorite African Orchids***

Lourens has been growing orchids since he was 10 years old and now co-owns Afri Orchids, a nursery that for 40 years has specialized in species from around the world. The collection includes approximately 4,000 species. Lourens is the co-author of the *Field Guide to the Orchids of Northern South Africa and Swaziland*. He is an accredited South African Orchid Council Judge and chaired the judging committee at the 21st World Orchid Conference.

Andrea Niessen, Orquideas del Valle, Cali, Colombia

### ***Orchids in Nature in Colombia***

Andrea Niessen, a native of Cali, Colombia, former virologist and lifelong orchid grower, has served as the president of the Asociación Vallecaucana de Orquideología and judge of the Colombian Orchid Committee. A popular speaker, Andrea has given lectures around the world. With her husband Juan Carlos Uribe, Andrea owns Orquideas del Valle, an orchid nursery that has been researching, reproducing and exporting Colombian orchids for over 25 years.



Lou Jost, EcoMinga Foundation, Baños, Ecuador

### ***Orchids as Guides to the Conservation of Unique Biodiversity***

Lou, an internationally renowned expert in molecular phylogenies, has made significant contributions to the protection of orchids and orchid habitat in the New World Tropics. Originally from the US, Lou was fascinated by tropical diversity, and worked in Mexico and Costa Rica before moving to Ecuador in 1994. He has described a number of new Ecuadorian orchid species, many found in unprotected areas. Lou formed the EcoMinga Foundation in 2006 to build large reserves to protect strategic biodiversity hotspots.

Alek Zaslawski, AWZ Orquídeas, Vitória, Brazil

### ***Beautiful Brazilian Mountains (and the Orchids that Grow There)***

Alek, an engineer, grew up surrounded by orchids, and traveled with his father to see and photograph orchids in nature. He joined his father to establish AWZ Orquídeas in 1991, and they began to reproduce many of the species in their collection because of their rarity and disappearance from the wild. Now with over 20,000 plants from around the world, the nursery has some of the finest known varieties of Cattleya Alliance species.



**Special thanks to our sponsors**

**Sunset Valley Orchids \* Ecuagenera \* H & R Orchids \* Waldor Orchids \* The Orchid Inn  
Tropical Orchid Farm**

## **2019-2020 Treasurer's Report**

As we closed the 2019-2020 books on August 31st and opened 2020-2021 on September 1st, I thought "well, this was a very interesting year" to say the least. We spent money on a Show that couldn't happen, we couldn't have an Auction and membership is down below half.

With no Show or Auction, the books are rather lean. Could we afford to do a Show in October? Well, the governor made that decision for us. Now the words are, can we afford to do the Show in March? With the unknown about this virus, it is hard to figure what is going to happen and what will not.

If we get most of the membership to pay dues and have a successful Auction, we will be fine. The 'Show Snow' and 'Show Fund' are both available which will be enough to make a show happen but we need to make a decision soon as to March 2021 or March 2022 to keep our members and visitors safe at our show.

As the Board worked on making those decisions, I worked on a new budget. Is it balanced? No, but it will get us through another year. Our Zoom meetings have been very informational but they don't grab the attention of all our membership and having people in the room brings plants, brings donations for the raffle table and gets people talking up Auctions and Shows.

The budget is on our website, the bottom line figure is **-\$2,155** which I hope we will make up with Auctions and a Show somewhere on the horizon.

If you have any questions for me, feel free to reach out at , [andrea@nhorchids.org](mailto:andrea@nhorchids.org)



**Blc. Chomthong Fancy  
By Bill Schinella**

### **TD BANK DONATION OFFER**

TD Bank will make a donation to NH Orchid Society for you just having a bank account.

All you need to do is let them know. No money comes out of your accounts, this is their new way of getting corporate dollars where people want it, so even small non profits can get a helping hand when they need it most.. For more information contact

Andrea Deachman

at [andrea@nhorchids.org](mailto:andrea@nhorchids.org), and flyer below. There will also be information at the Auction.





# Fund-raising the bar.

**A simple way  
to help your  
organization.**

## NH Orchid Society INC

code : AJ088

That's right! Your organization has raised the fundraising bar by partnering with TD Bank. The work of nonprofit organizations in our community is so important. The Affinity Membership Program is committed to helping your organization grow and reach its fundraising goals. The more members who bank with us, the more money your organization can earn. There are no costs involved. **In fact, it actually pays you to belong!**

**Your organization will receive an annual contribution based on the activity of all participating members' TD Bank accounts.**

### Checking Accounts

- \$50 for every new checking account<sup>1</sup>
- \$10 for every existing checking account

### Savings Accounts or CDs

- 1/10 of 1% contribution based upon your participants' annual average balances<sup>2</sup>

**New TD Bank Affinity  
Member Customers get \$25**

when opening a new checking account in store.<sup>3</sup>

Coupon code: 20005

Stop by or call our  
Store at  
to open an account or to find out if your existing TD Bank  
account is eligible to participate today!



**America's Most Convenient Bank®**

<sup>1</sup> Account must be new to TD Bank and have been opened and maintained at least three months prior to the Program enrollment anniversary date. Any closed participant checking accounts will offset the calculation of the \$50 new checking account incentive. Number of participating checking accounts must be maintained or grown each year for contribution eligibility. An account is considered new the year it will be opened, after which it be reclassified as existing.

<sup>2</sup> Participating average monthly balance total must be equal to or greater than organization's previous membership anniversary date for contribution eligibility.

<sup>3</sup> The new personal checking account must be opened during the Affinity Program event, or at the Store location who hosted the Affinity Program event; accounts opened via phone or online are not eligible. Bonus offered to new personal Checking Customers with an initial deposit of \$100 or more. Cannot be combined with any other offer. One bonus maximum per Customer. Bonus will be credited into a new account at time of account opening and will be reported as taxable income. Offer may be withdrawn at any time.

<sup>4</sup> TD Bank Mobile Deposit is available to Customers with an active checking, savings or money market account and using a supported, internet-enabled iOS or Android device with a camera. Other restrictions may apply. Please refer to the Mobile Deposit Addendum.



# Meet your banking needs and support your organization.



## Checking Accounts

With several accounts to choose from, we're sure to meet your needs.



## Savings or Money Market Accounts

Smart account options to help grow your savings.



## Mortgages and lending products

Whether you're buying or refinancing, we can help.



## Credit Cards

Earn rewards for dining, travel and everyday purchases.



## Business Banking

Let us help you choose the accounts and services that help you reach your business goals.



## Investment Products

Let us help you plan for a secure financial future.

### Get smart with your money. Your future self will thank you.

The TD Bank Learning Center can help you manage your money. Learn ways to save, spend and reach your goals.

#### Money management strategies

- Saving, borrowing and spending
- Your credit
- Identity protection and security

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Deadline for submission of articles is  
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