

TD Bank Presentation-20240516_130113-Meeting Recording

May 16, 2024, 5:01PM



Cornish, Laura 0:03

My name is Laura Cornish and I'm the manager of Community partnerships and employer engagement with lures.

● **Caron, Amy** started transcription



Cornish, Laura 0:10

I'm very pleased to welcome Steph Diaz and Jason Overhault, who are talent acquisition partners with TD Bank and are here to present with us about their employment needs, employee needs for their recruitment.

I just have a couple of housekeeping notes to make.

If everybody can, please make sure that they're on mute during the presentation, but that would be perfect.

We will record the presentation so that we can post it on to our service provider portal for those who are unable to attend the session today.

And additionally, there will be an opportunity for questions at the end of the presentation.

But please do not hesitate to pop your questions into the chat function during the presentation.

Amy Karen is here with us on the call, and she is the senior communications specialist with the LRS team.

And she will be facilitating the Q&A at the end.

And with that, Stef, I turn it over to you.



Diaz, Stef 1:09

Awesome.

Thank you.

Nice to meet everybody.

I'm Stef Diaz and I'm here with my colleague Jason to share a little bit more about TD and why somebody should work with TD so to get things started I'm gonna be, umm

sharing a video.

Today's world is changing faster than ever before to be the better bank.

MS Michele Sands 1:35
Come.

DS Diaz, Stef 1:40
We're going to have to be ready.
Ready for whatever changes come our way.
Ready to understand our customers better than anyone and ready to look for a new and different ways to help everyone who comes to us.
But we know we can deliver because at TD we've always been.

MS Michele Sands 1:55
Right.
Go home.

DS Diaz, Stef 2:04
He's been ready.

MS Michele Sands 2:06
And then.

DS Diaz, Stef 2:06
It's what we do.
The hallmark of TD we adapt.
When our customers wanted better access to their money, we were ready with longer hours.
It's our hours.
He loved when the Internet came of age.
We were ready with online securities trading.
When it came time to stand up for same sex couples, we were ready with spousal benefits.
What's the mortgage thing?
We were ready to change the game with flexible mortgages and ready to grow our

presence across North America.

We're ready to ask.

What if and how can we so we can continue to be digital leaders?

We're ready for today and ready for tomorrow.

But being ready doesn't just happen.

It starts with our people.

Together, we can continue to be ready for anything.

So Are you ready to do your part?

Are you ready to find new and different solutions?

Ready to deliver a better world.

Ready to enrich people's lives?

It TD, we've always been ready.

And we always will be.

TD ready for you?

OK, awesome.

So introductions for today is the first thing that we're going to do.

We're going to talk a little bit more about why someone should work for trade and we're going to talk a little bit about our employee value proposition.

We're also going to be talking about some of the roles that TD has to offer in both retail and phone channel areas of the Bank, London and surrounding areas.

We're also gonna be giving some tips on what to have on a resume so that candidates can get noticed, and then we're also gonna share some good practices to make a candidate successful in their interviews.

So meet the team.

So today I, Stef Diaz, I am Italian acquisition partner for TD Bank.

I have been with the bank for about 8 1/2 years and I currently support hiring for retail branches in London as well as other areas in Ontario.

I do hiring for multiple roles from your customer experience, associate role to management roles and then also with us we have JSON.

OR

Overholt, Jason R 5:00

Everyone.

My name is Jason Overholt.

I've been with TD for 17 years now.

I've held numerous roles over those 17 years, but currently I'm in talent acquisition

and I primarily hire for the London Contact Center in Easyline and in credit cards. And I also support the Markham Contact Center for Easy Lending credit cards.

DS **Diaz, Stef** 5:26

OK.

So we're gonna be starting with our vision and framework.

So behind our strong brand is a clear vision, a purpose and a framework.

We want to be the better bank by employing individuals who strive to excel and exceed.

Our purpose is to enrich the lives of our customers as well as communities and colleagues, and we understand and embody our shared commitments.

So we have to think like a customer act like an owner execute with speed and impact and innovate with purpose as well as developer colleagues.

Uh.

The purpose and brand statements are quick, easy reads for to share with the candidates and ask their thoughts.

So typically our leaders are looking for how the candidate values align with TD's values.

We we're always looking at hiring leaders even at the entry level roles.

So looking at our framework here, so doing a little bit of a deeper dive, you know, we're looking for certain characteristics and values to align with TD when we say think like a customer, we mean putting ourselves in the customer shoes going above and beyond their initial need as well as creating strong relationships, acting like an owner in every step of the way, whether it is with the team or what the customers including any processes or transactions that need to be owned from beginning to end.

It means looking at the end results of a project and overall taking ownership and accountabilities when mistakes happen because they do happen and allowing, you know, growth and development execute with speed and impact is not only thinking about quick execution but also thinking about an impact that we can have on somebody's life.

It could be from somebody coming into the branch to make withdrawal, but then identifying an additional need on perhaps you know somebody that's getting charges that they shouldn't have.

And so customer experience associate or in customer service in general at TD being

able to identify that additional need and make recommendations on products and services innovate with purpose.

So TD's always looking for ways to adapt.

We're always finding simple ways to make customers lives easier, and also we're needs of a colleague that is willing to adapt and think outside the box and embrace change at all times.

As you know, policies and procedures are always changing, so we need somebody that's adaptable.

Last but not least, we have developer colleagues, so there's always ongoing coaching and learning at TD.

We're always ensuring that ongoing learning in your career is happening, and then we're also empowering our colleagues to ensure that they are empowering others as well.

Over the Jason.

OR **Overholt, Jason R** 8:19

Alright, so at TD we also have a full suite of benefits that we offer our our employees. So the benefits are structured in a way that can actually fit your individual family and specific needs.

All benefits are customizable to fit the exact situation that you're in.

We also have a health spending account along with a Wellness account, and these accounts allow you to add credits through your paycheck, which can then allow you to purchase things like running shoes, bikes, or even help pay for a gym.

Membership basically can help you pay for things that will basically keep you and your family healthy.

DS **Diaz, Stef** 8:51

OK.

Thank you.

And I always get a question about benefits.

Uh, most of the employers will only provide benefits to colleagues at work full time.

TD is one of the only employers that will still give you benefits as long as you're working an average of 15 hours per week for the first three months.

OK, so you know we're always looking at ways to give to our customers, communities and colleagues the confidence to thrive.

So these are some of the recent recognitions by some of the top organizations and publications across Canada.

So we have been recognized as Canada, one of Canada's best diversity employers.

We've also been recognized as one of GTA Top 2024 employers.

We're also amongst Canada's top 100 employers for 2024 and we have also been recognized as a great place to work.

So I can be here all afternoon talking about different awards that TD has received or receives every year, but we've highlighted some of the ones we think would be good for you to look at from a candidate perspective.

OK, so I'm gonna talk about retail banking.

So our retail team is comprised of different roles.

So somebody would start as a customer, experience associate.

I'm gonna talk about this role a little bit more in depth during my next slide, but we don't, we're not looking for anybody that has previous banking experience when it comes to this role, we are looking for somebody that has previous customer service experience, whether that be in a retail setting, restaurant setting, any opportunity that they have had to provide advice and make recommendations for products and services would be exactly what we're looking for.

The other requirement would be a high school diploma.

The rest products and services we can teach, we're just looking for somebody that has that proven ability to provide advice.

OK, so TD is the retail banking is the frontline of TD Bank.

So the purpose of retail is to build long lasting relationships that will help customers achieve their financial goals.

So we are looking for brand champions, relationship builders and leading professionals with an understanding of market and economic trends.

Uh, that can build legendary customer experiences.

So one of the things we measure our colleagues on is the LEI or legendary Experience index.

So after our transaction with our customers, they can get random surveys to score the experience that they had with the colleague got TD.

So we're all about providing that legendary experience and when we get those surveys back, we take that feedback into heart.

So we're looking for individuals that can learn from their experiences and be willing to make it better for the customer.

So the customer experience associate role, also known as a teller role, would be the first phase that somebody will see when they come into the back.

So this individual would be performing day-to-day transactions.

So that's bill payments, deposits, withdrawals.

Umm, anything that's day to day.

OK, aside from that, there is also that piece that I was talking about, which is the understanding the customer needs to recommend solutions.

So for example like I mentioned, if somebody comes in and they have been getting extra charges for whatever reason, it is on the CEA to be able to recommend hey, perhaps an overdraft protection could help you so that you can save those charges for next month.

So it's not only about delivering that customer service, but also you know helping customers overall with their accounts.

So this colleagues are measured on targets on a quarterly basis.

Some of it includes what I was talking about, which is the Legendary Experience index, and then also they're referrals.

So if you see somebody that perhaps could benefit from a better credit card and is not taking full advantage of products and services, the CEA is required to make that referral to another colleague within the branch so that they can be assisted further.

So the application process for somebody that applies for a retail banking role.

So the first thing is first, so we get the application via our platform.

So we would review resumes and I tell you, we get a lot of resumes per vacancy that we open.

So not always do we get the chance to review, for example, 500 resumes for one vacancy.

But we do try our best to look at resumes and quickly look at the qualifications that the candidate has to offer that aligns to the requirements of the role.

So after we've reviewed the resume, if we like the resume and we see potential, then we would book a phone interview with the candidate.

So that initial phone interview typically is with me, so it's about 15 to 20 minutes for the interview.

During this interview, I will be asking housekeeping questions like background checks.

Availability.

Mobility.

Long term career goals, we do ask some behavioral questions and then depending on the result of those interviews, then we would book them for the next step.

The next step in the process that the retail level is a virtual interview with another talent acquisition partner.

So typically we like to book them very close to each other.

Umm.

And this interview will be more in depth.

So obviously we're looking at body language.

We're looking at professionalism.

We're looking at doing a deeper dive on the behavior of questions and asking for specific scenarios.

Uh.

If we decide that the colleague or sorry the candidate is good to become a colleague, then we do the offer of employment.

So typically we do extend the verbal offer and then we proceed with an actual digital offer VR platform within 24 hours after the candidate has accepted the offer.

Then we do the background check process so the background check process essentially is employment and education verification as well as credit and criminal checks.

So it is a huge requirement to be clear as a condition of employment with TD Bank because we are a financial institution, we wanna make sure that there's no risk to our customers or to the bank once those background checks are clear, then we contact the successful candidate and then we set up a start date that aligns with the business as well as with their needs.

They get to complete work day on boarding, so work day is a platform that we use for onboarding.

So essentially tax forms creating their employee profile and things like that, and then they would start their journey in person day one.

Over to Jason.

OR Overholt, Jason R 16:15

All right.

So similar to the branch hiring process, we also in the phone channel, Umm, start off with an initial interview.

Umm.

Some housekeeping questions to see if you are the right fit in the sense of uh, availability, mobility.

If so, then we then, like Steph said, try to get a virtual interview very close to the initial phone screen and then again it just goes if you are selected, we go to a background check and then the work day process and the on boarding the onboarding process of day one start.

So in London we do have a quite a few departments.

Some of them are listed in front of you here, so we have easy line credit cards, personal lending and advice and direct investing easyline.

I'm sure you can imagine, but it's the number on the back of the debit card.

So it's kind of like a teller, except you're going to be doing day to day transactions over the phone for the customer.

Similar with credit cards and personal lending and advice, I've direct investing is a different department that you do need some licensing for and through time if you did decide to go there, TD does take that cost and puts you into those programs.

Umm, so again we have much more or many more departments in the London contact centers such as collections.

I won't go into all of them because there's probably two too many to name, but again, credit cards is you're going to be taking calls, speaking to credit cards.

Inquiries such as maybe interest interest questions and then again it would be like Steph said on the agent to identify is this customer getting what they require out of the credit card and if not to present options to maybe better suit their needs and to create that legendary experience for the customer.

And it said, umm, the employee experience for TD is just as important as the customer experience.

So at TD we do like to have some fun while we work and TD does a really good job of recognizing the work that you do.

So top performers get a quarterly lunch every quarter.

The big the big kind of prize for the end of the year is a four day trip, and it's usually in a different place every time, but it's a a a trip where you get to mingle and do some networking with top executive TDs along with all the top performers that came across all the phone channel entities that we have in Canada.

The other thing I would say too about TD is they're very focused on career growth.

So your team managers will always have in-depth career discussions with you, advise you on career paths and even set you up with managers and other departments so

that you can get insight into what day to day activities look like in a different department.

We provide monthly coaching and we have a strong career development plan that helps you achieve all your career goals.

DS **Diaz, Stef** 19:42

Thank you.

And we're gonna go over a little bit of resume writing.

Umm on how a candidate can stand out and get noticed that TD OK so I know this appear to be rather basic but in in in today's world and the way that we look at resumes, there are still some common mistakes that do happen.

So it's always a good advice for your candidates to look at the resume and ensure that it's lined up and organized and ready to go.

So some of the things that we do still encounter when we are reviewing resumes and keeping in mind that we do review a lot of resume.

So we tend to spend a few seconds on the resume.

We know exactly what we're looking for, so we don't see it right away or if it's disorganized.

If the formatting is not there, it translates to not having attention to detail, so managing customers accounts is very crucial.

So somebody that is detail oriented is definitely somebody that we're looking for.

So we still see inappropriate pictures.

Selfies on the resumes quite often we also see when we are looking at a resume and we talk about the education piece, we want to know when you completed it, you know the financial.

Sorry, the educational institution where you completed it from and what year you completed it as well as you know whether you got a diploma as certificate or a degree.

So that we can better understand your educational background.

We do also get people mentioning 2014 through 2015 for when they worked well.

We actually wanna see is it January 2014 to December 2015 or is say perhaps two months so December 2014 to January 2015.

So we're looking at tenure with previous employers.

We're looking at gaps in the resume and we're looking at consistency in the resume.

What we typically like to see is somebody that you know has a clear objective of

what they're looking for.

It's funny that sometimes I get somebody that maybe is applying to too many jobs at the same time and I can see here customer service is looking for job at CIBC or RBC or something like you didn't even take the two seconds to change it to TD.

So to me, that's an automatic.

No, there's no attention to detail.

There is no orientation there, so we tend to skip those through.

So it's very important that they know exactly what they're applying for and which company they're applying for.

We'd like to see consistency in the professional experience with, you know, the organization name, the role that they held, as well as some of the duties that they held.

In addition to that, we'd like to see location.

Perhaps somebody keeps changing job to job, but it's probably because they're moving, right?

So we wanna see that in the resume as well as education in here, Joe Smith has, you know, education from California State universities.

So it's clear that they received a Bachelors of science in business administration in June 20, 2009.

Their GPA and a scholarship recipient, so anything like this, it doesn't take too long for us to see.

Like it's a matter of seconds whether you get noticed or not.

And in addition to that, how do we successful in the interview?

Umm.

Again, Jason and I, we interviewed many candidates every day and we do like when candidates do their research.

Sometimes we come across candidates that are really applying to anything other than under the sun, and we say, why do you want to work for TD?

And they don't have anything of substance.

We like to see research, perhaps a couple of facts about TD or hey, these are TD's values and they align with mine.

Anything that can let me know that you are looking at tedious and employer of choice?

We're also looking for individuals that can address for success for the interview or interviews were held virtually right now and the there is a perception that virtual

interview could be more informal than and in person interview.

That's not true at all.

We are looking for professionalism during a virtual interview.

Umm answer questions directly and provide examples.

So what we mean by this is sometimes we can say, hey, tell me about a time and we get people answering.

I do that every day or I've done that for the past three years and I always go above and beyond for my customers.

We're asking for a specific examples, so attention to what the question is is very important because we tend to type absolutely everything that the candidate says, Umm.

And we wanna make sure that we get specific examples and situations out of their answers Building report, specially in the phone interview, the phone interview.

We can't see body language.

We can't see who you are, but if there's warmth in your voice, if you're friendly, if you're engaging, that automatically means to us that you're able to engage with our customers.

Ask the questions that you've prepared so we always like when customer candidates come prepared with questions.

No questions is not good.

Too many questions is not good either, so a nice number of questions that are genuine and actually can get, you know, like impacts in their interview process is what we're looking for.

Also next steps so we like when candidates send us that little thing, you know, note the day after.

Thank you so much for interviewing me.

I'm still interested in working for TD that to me says OK.

This person enjoyed our conversation.

They're looking at a career with TD.

For the virtual interview, a couple of best practices.

So prepare your home, you know, organizing a quiet place that will be free from distractions.

We've had interviews where candidates are in the car, or we can hear pets.

We can hear children if you are preparing for that interview, making sure that you are in a quiet place free of distractions.

Umm, testing your technology as well in this world, specially at TD, we are big on promoting our digital banking services.

So a huge, huge factor for us is ensuring that for that virtual interview, the candidate is prepared with their audio and video ready to go.

OK.

And that basically wraps up our presentation, Jason, I don't, I don't know if you had anything to add it to the presentation.

We kind of left time to get some questions from you and answer them to the best of our abilities.



Caron, Amy 26:42

Perfect.

Thanks, Steph and Jason, that was super informative.

Now I gotta get my resume ready for TD Bank.

Uh, is there any questions from the team or from our guests?

I didn't see any in the chat, but feel free to raise your hand and we're happy to address them.

Kaitlyn.



Katelyn Harrington 27:01

Hi, thank you.

My name's Caitlin.

I'm from Canadian hearing services so I assist clients who are deaf or hard of hearing.

So I'm just wondering what type of alternatives there would be to the phone interview if the clients not able to hear on the phone very well.



Diaz, Stef 27:20

Yeah, absolutely.

So actually we are committed to being equitable and fairer, including in the interview process.

So in the instance of somebody not able to have a phone conversation, we would arrange an in person interview with somebody that's able to translate.



Katelyn Harrington 27:36

Thank you so much.

DS **Diaz, Stef** 27:37

Yeah.

Thank you.

 **Caron, Amy** 27:41

Uh, Michelle king.

Do you wanna have a question?

MK **Metchell King** 27:44

Yeah.

Hi, good afternoon.

So I am from youth opportunities Unlimited.

We actually support youth ages for free 15 to 29 years old, and this is a very good opportunity.

We can able to connect with with Bank because we also have like lots of immigrants that we that under our programming that very interested to apply in the banking industry.

I do have like a question if we have this youth that is interested in applying, are we just going to tell them that there's the link for the for the job listing?

Or can we like more so connect further as so we can discuss that we can refer this particular youth to the talent acquisition such as staff or Jason?

DS **Diaz, Stef** 28:32

Yeah.

Thank you for that question.

So typically we like to see a profile on our platform that would be #1.

However, you are very free to send any resumes for potential candidates to either Jason or myself, and then if they're not for either area that we hire for, we can always send to the appropriate person.

But we welcome that as well.

MK **Metchell King** 28:56

OK.

Thank you so much.



Caron, Amy 28:58

Great.

And we had a question in the chat around what is an example of the question you would like from an interview.

So if you have a candidate, what kind of questions are you looking for?



Diaz, Stef 29:10

OK, so if I ask a question like tell me about a time you went above and beyond the expectations of a customer, for example, I am looking for somebody that says hey, two weeks ago Sally, my customer came in, she didn't know what she was looking for.

I asked questions.

I found what she was looking for, but on top of that she was looking for a product that we didn't have in our sister store in the different location had it, so I was able to order it for her and ensure that it was delivered to her home and she had a great experience.

So I'm not looking at an answer where you're describing your day to day job duties, which is help a customer.

But how did you take that to the next level to go above and beyond and ensure that customer had an amazing experience?



Caron, Amy 29:55

Perfect. Perfect.



Overholt, Jason R 29:55

Yeah.

I think trying to be as specific as possible in your responses is what we really look for, so specific details of how you went above and beyond.



Caron, Amy 30:07

Great.

Christopher have a question.



Christopher Christie 30:12

Hi everybody I'm with the multi service center in Tillsonburg.
We're seeing a lot of the newer Canadians coming into our country.
What credentials are you looking for?
For people who are from the Ukraine or other regions of the country, OK.

DS **Diaz, Stef** 30:30

So typically we look, we look for high school or equivalent as well as any customer service experience, whether from Canada or from back home.
That is all transferable skills.

 **Caron, Amy** 30:44

Perfect.
Amber has a question.

AW **Amber Wilde-DiMarco** 30:49

Yes.
Sorry I can't keep my camera on when there's this many people or my Internet decides that I don't need to see the meeting.

 **Caron, Amy** 30:53

Yeah.

AW **Amber Wilde-DiMarco** 30:57

So I primarily work with people with disabilities, and I was looking more at the easy line and credit card opportunity.
So Jason, this might be a question for you.
Is that role like?
Is there availability for fully remote?
If I have someone who is unable to leave their home.

OR **Overholt, Jason R** 31:17

Yeah.
A great question.
As for the training, that would kind of probably be as kind of specific specific basis on what the disability may be.

We do have for our easy line department.

It's 13 weeks of full-time paid training and the 1st 12 weeks are on site.

However, if that's the case, we could look at accommodating it, accommodating that person for having the at home training.

Possibly again, it would be on a case by case basis.

AW **Amber Wilde-DiMarco** 31:49

OK, perfect.

Thank you.

OR **Overholt, Jason R** 31:51

You're welcome.

 **Caron, Amy** 31:51

Her great.

So we have a question in the chat around temporary agency.

So does TD still use any Employment, temp quote unquote temp agencies for the easy line credit card opportunities, or do your does your team recommend use that we go directly to the TD for this position?

OR **Overholt, Jason R** 32:11

I would go directly to the TD website.

 **Caron, Amy** 32:15

Perfect.

OR **Overholt, Jason R** 32:15

Again, we do work with partners in the Community, but again, like we do have to have a profile on the TD website.


So your best course of of of action would be to go to the website.

 **Caron, Amy** 32:28


Easy enough.


DS **Diaz, Stef** 32:28


And we we don't for for retail roles, we don't work with any temp agencies.
They're employed permanently with TD directly.
Same idea with the phone channel.

 **Caron, Amy** 32:37
Great.

 **Overholt, Jason R** 32:39
Yeah.

 **Caron, Amy** 32:39
And then we have a question from Claire.

 **Claire McKillop** 32:43
Hi everyone.
My name is Claire.
Hi everyone sorry.
My name is Claire.
I work at ATM, so I'll payment service serving people, disabilities or barriers to employment and I'm just reflecting on what you said about about like having the gaps in the resume.
So I'm wondering, like if someone did have to take off, you know, two to five years, for example, to take care of their family at home.
Is that something that you would want on the resume or just to leave that gap?
Is something open and not be like talked about through discussion?

 **Diaz, Stef** 33:14
Yeah, I think this, this, this is different depending on the recruiter you're talking to.
I can let Jason tell his own perspective, but for my own and specially being a mom as well, I can definitely understand when moms do take that time 345 years to take care of their kids.
I'd like to see that in their resume because I know exactly what happened.
And there's no difference in the way we look at somebody with a gap as long as there is something behind it for sure.

CM **Claire McKillop** 33:44
OK, great.

OR **Overholt, Jason R** 33:44
Yeah.

And I I would echo Stephen in that comment that it's not necessary that you maybe put it in the resume.

CM **Claire McKillop** 33:44
Thank you.

OR **Overholt, Jason R** 33:52

I mean, by all means you could, but I just had, like, example someone who was off for five years and umm, they voluntarily told me it was because they were in a car accident and it took them five years to get back into the workforce.

So if you're not gonna put it on the resume and there is a gap, it might be in the candidate's best interest to kind of point out maybe why there's been, you know, a year or five year gap between employment.

CM **Claire McKillop** 34:06

Exactly.

OK.

That's great.

Thank you both so much.

 **Caron, Amy** 34:26

Those are all great questions.

Anybody else have any last questions?

I don't see anymore in the chat or any hands raised, but we've got the experts in the room.

So now's your chance.

Ohh Michelle, wait to step up.

MK **Metchell King** 34:43

Hi sorry I'm.

I just wanted to get the link for the job listing because I know it was presented but I was not able to write it on and if you could like put it in a chat or like I can just copy it again.

Yeah.

There you go.

Thank you.

DS **Diaz, Stef** 35:01

It's that jobsaretd.com.

MK **Metchell King** 35:04

Thank you so much.

DS **Diaz, Stef** 35:06

You're welcome.

 **Caron, Amy** 35:08

And then we have a question from Amber.

AW **Amber Wilde-DiMarco** 35:13

Yeah.

I just wanted to clarify and and I could be way off base, but with Danica's question that was typed out, I had a a different understanding of it which was a question I was gonna ask anyway.

So I'm going to ask that question too.

So you went over the example of like behavioral questions and asking a specific as possible.

But what kind of questions would you want candidates to ask you at the end?

DS **Diaz, Stef** 35:36

OK, fair enough.

I mean, I typically like to see interest in the role itself.

So whether that is hey, can you tell me what the day to day of the role looks like?

Or can you tell me what my next career moves?

Maybe a TD?

You know, I'm.

I'm looking at this in three to five years.

Is this something that they can help me with?

So I wanna see that long term I wanna be with TD through the questions as well as interest in what they're gonna do on a day to day basis.

 **Amber Wilde-DiMarco** 36:07

Perfect.

Thank you.

 **Caron, Amy** 36:09

Great.

And so, uh, step what's the sweet spot for the question?

So we don't want too little and we don't want too much.

What's that kind of sweet spot?

 **Diaz, Stef** 36:19

To be honest, I can share from my experience like I have times where I wrap up my interview and I say hey, do you have any questions?

No, I don't have any questions.

I don't know what to think of that, to be honest.

I'd rather have somebody and say, hey, yeah, for sure.

I have a few questions, but I've also been on the other side of the spectrum where I have somebody that has 567 questions and be mindful of time.

I am not just interviewing them.

I'm typically booked back to back for my interview, so be mindful of time.

I tend to say, hey, can we limit to maybe two or three questions because that'll give us the chance to, you know, answer them.

But also being fair with the other candidate that might be waiting for the next call.

If they do have any questions are always welcome.

So they can always send an email with all those questions as well.

 **Caron, Amy** 37:08

Right.

OK and ohh Emma.

EP **Emma Pratt** 37:20

Sorry you had trouble on meeting there.

I just had a I just had a really quick question.

Thank you for this today.

It was nice to have a refresher and I do see some processes of change since I last understood, so that's great to see.

We do work with a lot of professionals who are from other countries and have a higher level commensurate goal, and I'm just wondering if if you have any additional advice or resources for any of those applicants who are applying for higher level roles within TD.

DS **Diaz, Stef** 37:49

I mean it depends and what area of the bank, the bank they wanna work for.

And it also depends on their background.

So if somebody has a background and they were, you know, an equivalent to a financial advisor back home, typically we'd like to see somebody perform in a customer experience associate role first, especially because they don't have any banking like Canadian banking experience.

It could be very hard because it is very different from other countries.

We do tend to fast track those individuals too, that we recognize have better qualifications or you know, higher qualifications.

But typically we we do like to see somebody start from a customer experience, associate role or a personal banking associate role.

So that is essentially a step up from the CEA.

This individual would be doing day to day transactions, but they're also taking it a step further and actually sitting down in an office with customers and talking about like credit card applications, loans, lines of credits and things like that.

So we always look at it case by case is very different.

I do also see people from other countries that start getting qualifications or accreditation in Canada, like their mutual funds license.

That is something that eventually, if you wanna grow with TD, you need.

So if you start studying for your mutual funds license, that also gives you a little bit of

knowledge on the Canadian banking.

I don't know if requirements are different for the phone channel JSON, but typically we do like to see a little bit of Canadian experience.

 **Overholt, Jason R** 39:21

Yeah, I'd say it's very similar to to phone channel.

 **Emma Pratt** 39:26

OK.

That's really helpful.

Thanks.

I think to what it would be important based on what you're saying is we make sure that they identified on what kind of their expertise was back home then too and maybe including that in their application if there was a relevance to that customer service role like you said, that's great.

Thank you so much.

 **Diaz, Stef** 39:42

Absolutely.

 **Caron, Amy** 39:44

Perfect.

So just being mindful of the time I'm if there's no other questions, I'll hand it to Laura to maybe say a few words before we leap.

 **Cornish, Laura** 39:54

Sure.

Thank you everybody for joining today.

And I'm having so many great questions at the end of this session.

If you have any further questions that come to you, please don't hesitate to send them to me by email and I can loop back to Stephen JSON to see if they have responses.

The second step to this process is TD Bank has kindly offered to do some small group sessions with our network.

So your next step is to percolate.

It's on whether you have clients that you feel are aligning well with their goals and with the skill sets outlined today, I'll be reaching back out to organizations and we can talk about a small group session where TD Bank sits down with our clients to talk to them about their resumes and skill sets.

Stuff.

Is there anything you want to add to that?

 **Diaz, Stef** 40:50

Yeah, I mean, we are like more than happy to provide tips and advice on resume as well as maybe do like mock interviews like practice questions to get them ready for interviews as well.

 **Cornish, Laura** 41:02

That's great.

Thank you so much for that.

That's a great, great opportunity.

OK.

Any other questions before we sign off?

Ohh, amber.

 **Amber Wilde-DiMarco** 41:12

I know this session is being recorded.

Are we going to be sent the recording to refer back to when we are tailoring our resumes?

 **Cornish, Laura** 41:20

This recording will be posted on our service provider portal.

 **Amber Wilde-DiMarco** 41:24

Perfect.

 **Cornish, Laura** 41:25

Yep.

Great.

OK, awesome.

Well, thank you so much for coming to present to us.
We really appreciate it and thank you to everybody for joining.
I hope you enjoy the rest of the day.

DS **Diaz, Stef** 41:40
Thanks everyone.

OR **Overholt, Jason R** 41:41
Thanks.

MK **Metchell King** 41:41
Thank you.