

TD Retail Card Services
Christina McGuinness, SVP
(201) 818-4000, ext. 3908

Parness & Associates Public Relations
Bill Parness or Lisa Kreda
(732) 290-0121

FOR IMMEDIATE RELEASE

**METROPOLITAN FURNISHINGS ASSOCIATION SELECTS TD RETAIL CARD SERVICES'
RENOVATE CARD PRIVATE LABEL CREDIT PROGRAM**

MAHWAH, N.J. (1/10/12) – The Metropolitan Furnishings Association has selected TD Retail Card Services' Renovate Card private label credit program for use by the organization's 75 retail members in New Jersey.

Under the agreement, the Mahwah, N.J.-based business unit of TD Bank, N.A., will offer participating members the full range of services, custom financing options and other special benefits associated with the Renovate Card. Created specifically for the home furnishings sector, the Renovate Card is a revolving private label consumer credit card that can be used for purchases of products or services at any merchant participating in the program. Merchants opening the individual consumer's account can have their store's name embossed on the card.

Retailers participating in the program will be able to offer their customers a variety of special financing options, including six no-interest programs, as well as low-APR programs.

Headquartered in Somerville, N.J., The Metropolitan Furnishings Association was founded in 1941 as the New Jersey Furniture Club, a not-for-profit organization designed to foster, promote and protect the interests of those engaged in the state's furnishings industry. Today, the association is composed of retailers, representatives, designers, manufacturers, transporters, and other service related industries. The organization's retail members generate annual sales revenue of approximately \$150 million.

Commenting on the selection of the TD business unit, Alan Granetz, Executive Director of Metropolitan Furnishings Association, said: "After researching the private label credit card services dedicated to our industry, we negotiated, what we believe to be, the best rate structure for the most-used financial plans available to our members. Combine this with the absence of supplemental fees, the lack of minimum volume requirements, a guarantee that all of our retailers will have access to the plan, and the marketing and support of our association, the choice of TD Retail Card Services was an easy decision."

About TD Retail Card Services

Based in Mahwah, N.J., TD Retail Card Services ranks among North America's largest private label credit card companies. A division of TD Bank, N.A., the company launches and administers new credit card portfolios for brick-and-mortar, internet and catalog merchants, and acquires retailers' existing credit card portfolios. For more information, visit www.TDRetailCardServices.com.