

## Update for TD Bank and Canada Trust Customers

## Important news about the August 4th weekend.

## To Our Valued Customers

On the August 4th weekend, we'll be completing the integration in Ontario of our products and services, our telephone and Internet banking services, as well as our branches into the new *TD Canada Trust*. This completes integration of the entire province, following the June 23rd integration of Northwestern Ontario, including Thunder Bay. All our branches in Ontario will open on **Tuesday, August 7th**, under our new brand name, *TD Canada Trust*.

The integration process will bring temporary changes over the weekend to some of our operations. Here is what you can expect on the weekend:

- **For TD Bank customers**, it will be business as usual. TD Bank branches will operate under their regular weekend hours and ABM, telephone and Internet banking will be available 24 hours a day over the weekend.
- **For Canada Trust customers**, all of our branches will be closed and you will be unable to access your Internet banking until integration is completed during the weekend. But you can bank by telephone or withdraw funds from our ABMs 24 hours a day.

## Using Your Access Card On The Weekend

TD Bank customers can continue to use their existing Access Card™.

Canada Trust customers should have received a new *TD Canada Trust* Access Card by now.

**This weekend, you should carry both this new Access Card, and your current Canada Trust AccessCard.**

The new card will be activated Saturday, August 4th. When this happens, **your existing PIN, EasyLine™ PhoneCode™ and EasyWeb™ password will all be transferred automatically to your TD Canada Trust Access Card, and your Canada Trust AccessCard will be deactivated.** If you try to use your Canada Trust AccessCard at an ABM or for an *Interac*\* Direct Payment\* purchase after that card has been deactivated, a message will indicate that "the account selected is not available". If this happens, please try again using your new card. It's important that you carry both your old and new Access Cards on this weekend.

If you haven't received your new Access Card yet, you can pick one up at your Canada Trust branch before the August 4th weekend.

## After The August 4th Weekend – Better Banking For You

On **Tuesday, August 7th** all customers in Ontario will be able to enjoy a greatly expanded branch and ABM network, and common telephone and Internet banking. Branches will open as *TD Canada Trust*, with a new look both inside and out. Our customers will be able to do EasyWeb Internet banking and EasyLine telephone banking, or bank at any Green Machine® ABM. And if you travel to other parts of Canada, you can do your banking through *TD Canada Trust*, no matter where you are.

**After the weekend what will not change due to the integration are our hours of operation – except to be extended at some branches, our service fees, and our commitment to building a better bank for you.**

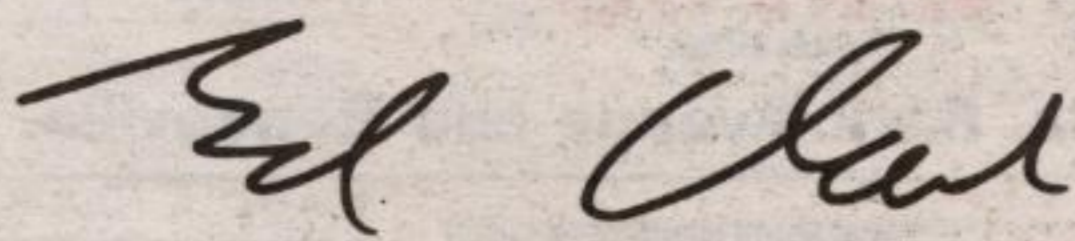
## We Appreciate Your Patience – And Your Business

Bringing together our organizations is anything but simple. We will make mistakes. But we will move to correct any errors quickly, completely – and cheerfully. Following your integration weekend, you may experience some delays with both our in branch service and when banking by phone until we become familiar with our new procedures. We remain committed to returning quickly to the level of service you've come to expect.

If you have any questions, or if you feel we are not meeting your expectations, I urge you to call our *TD Canada Trust* Customer Information Line at 1-888-572-8924. Or visit your nearest TD Bank or Canada Trust branch before the weekend of August 4th, or that same *TD Canada Trust* branch after the conversion weekend.

We appreciate your patience. And we also appreciate that you've chosen to do business with us, and we will be working hard to earn your ongoing loyalty by offering you the most comfortable banking experience in Canada.

Thank you.



Ed Clark  
*TD Canada Trust*

