

TD Canada Trust Is Here

Building a better bank for you.

A Thank You To All *TD Canada Trust* Customers

Almost two years ago, we announced the integration of the retail banking operations of TD Bank and Canada Trust. Our promise then – and now – was to offer our customers an unparalleled level of service, people, products and technology. Now that our two operations have joined together, we're able to offer strength in mutual funds, a wide array of financial services, as well as an extensive branch and ABM network. Our goal is to deliver on our well-earned reputation for customer service and leadership in telephone and Internet banking services.

In other words, our integration has not simply been about uniting two organizations. It's also about delivering on a new vision of customer service to Canadians.

We have been working hard to ensure that when our operations came together, two important goals would be met. First, there would be a maximum of benefit to our customers and employees. Second, there would be a minimum of disruption in service.

We're pleased to say that on Tuesday, August 7th, *TD Canada Trust* emerged successfully from our integration in Ontario. The integration of the entire province is complete, following the June 23rd integration of Northwestern Ontario, including Thunder Bay.

A Single Line Of Products, A Singular Commitment To Service

The most obvious change is our new brand name and look, which you'll now see on our branches, cheques, statements, correspondence and Green Machine® ABMs. The integration is also reflected in our combined telephone service EasyLine™, and our combined Internet banking service EasyWeb™, now accessible at www.tdcanadatrust.com.

The changes go beyond *TD Canada Trust's* name and look. You can now enjoy a wide array of unified financial products and services which are easy to access and will help you reach your financial goals as comfortably as possible.

No matter how you choose to bank with us – in person, at an ABM, on the telephone, or over the Internet – you will receive high quality service and the ongoing commitment of our employees to build a better bank for you.

Thank You For Your Understanding

As I said, Canadians like you, in Ontario, can now experience our promise of better banking. But you also experienced the inconvenience of having some of your banking services temporarily unavailable during the weekend of August 4th, when we integrated the systems. Following the weekend's integration, you may initially experience some temporary delays in service. Please rest assured that we will correct any service problems as quickly as possible.

We thank you for your continued loyalty. And we also wish to thank our employees. They worked long and hard to make the integration process a success.

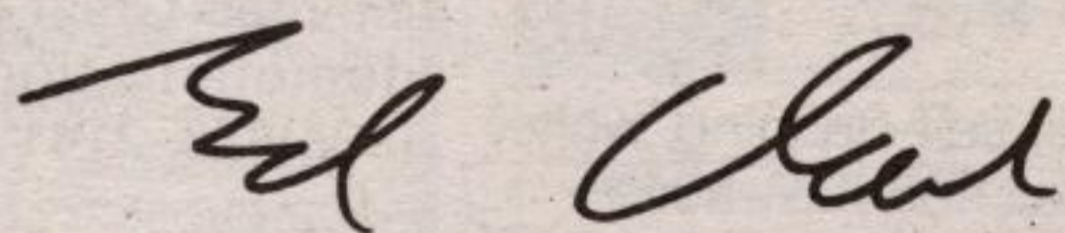
We Appreciate Your Business

With the conversion to *TD Canada Trust* now complete across Canada, we're well on our way to building a better bank.

If you have any concerns or questions, simply go to your nearest *TD Canada Trust* branch and ask for assistance. Or call our *TD Canada Trust* Customer Information Line at 1-800-436-3333.

Let me close by saying how much we appreciate that *TD Canada Trust* is your bank. That's why we are working hard to offer you the best possible banking experience in Canada.

Thank you.



Ed Clark
TD Canada Trust



Canada Trust