

# Building a better bank for you.

To our valued customers:

We are pleased to announce that the TD Bank Financial Group's acquisition of Canada Trust has been approved. Our combined retail banking operation will be called **TD Canada Trust**. We want to assure all TD Bank and Canada Trust customers that, for now, it's business as usual. You'll continue to do your banking just as you have been - at the same branch with the same friendly staff, over the phone or on the web - with no changes. And, of course, you'll have complete and uninterrupted access to your accounts.

As we have already promised, there will be no Canada Trust branch closings this year. The closing of a limited number of TD Bank branches, planned since last year, will take place over the course of this year.

We at **TD Canada Trust** are making the following commitments today to our customers:

#### Updating you regularly.

We will keep you informed about the progress of our new company with regular published reports. They will be available in both TD Bank and Canada Trust branches, on the web, and through on-going public notices, such as this one, in your newspaper.

#### Keeping you personally informed.

For now, it is business as usual. We will notify you personally, in writing and well in advance, about any merger-related changes to your accounts or to your branch. If you have a question, please ask.

#### Respecting your good standing.

We will make sure that your personal banking history is retained and recognized as we bring our two organizations together. Rest assured that your good standing will remain as valuable to us going forward as it is today.

#### Building better banking.

We will work to bring you a better banking experience through, among many other things, extended hours, reduced ABM Interac® fees and attractive product offers. We will introduce each of these service improvements and product innovations as rapidly as we can.

#### Fairness to employees.

We recognize that our employees are the key to delivering customer satisfaction and business success. We will make no merger-related reductions in staffing levels at either TD Bank or Canada Trust branches before 2001. We will continue to treat our employees as we always have: with dignity, respect and, above all, fairness.

#### Immediate Customer Benefits

1. **Service Fee Freeze** - Effective immediately, there will be a **price freeze** on all retail banking service fees, at both TD Bank and Canada Trust, until January 2001.
2. **Improved ABM Access** - Immediately, all TD Bank and Canada Trust customers will gain access to a new combined total of over 3,000 ABMs nationally. **ABM Interac® withdrawal transaction fees will be eliminated** for our customers at all TD Bank and Canada Trust ABMs. Together, these benefits will represent greater convenience through improved ABM access at lower cost to our customers.
3. **Improved Teller Hours - Full teller service** will be provided for all hours of branch operation, excluding in-store branches. Over time, TD Bank branches will be adopting the extended hours that Canada Trust branches have been offering to customers. This will represent generally improved branch service hours to TD Bank customers, and maintenance of the hours currently enjoyed by Canada Trust customers.

If, as we bring our two organizations together, you believe that we are not meeting your service expectations, please call our Customer Information Centre. The number for TD Bank customers is 1-877-397-4147, and for Canada Trust customers, 1-888-572-8924.

The combined expertise of TD Bank and Canada Trust gives us a wonderful chance to build the better bank Canadians have been looking for, one offering a truly comfortable banking experience. We will be working hard to deliver on that promise.

*Charlie Baillie*

Charlie Baillie  
Chairman & CEO  
TD Bank Financial Group

*Ed Clark*

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Chairman & CEO  
TD Canada Trust

