

## Merger Update #6

# Building a better bank for you.

### An Important Message To Our Customers

This is the sixth time I've provided TD Bank and Canada Trust customers with an update about the important changes they can expect as we integrate the retail banking operations of TD Bank and Canada Trust into *TD Canada Trust*. For over a year now, we've been working hard to build a better bank for you.

#### A Successful Integration In Atlantic Canada

We chose Atlantic Canada as the first region in which to combine our retail banking operations. Last month, we did just that. On Monday, March 26th, we became *TD Canada Trust in Atlantic Canada*, with 63 TD Bank and Canada Trust branches carrying the new *TD Canada Trust* name. We are now delivering on our promise to offer our Atlantic customers a better, more comfortable banking experience.

#### Nationwide Integration Complete By August

The rest of this process will continue on the weekend of **May 19th** in Alberta, British Columbia, Yukon, Northwest Territories and Nunavut; and on the weekend of **June 23rd** in Manitoba, Saskatchewan and Quebec. Northwestern Ontario, including Thunder Bay, will also be integrated on the weekend of **June 23rd**, with the remainder of Ontario completed on the weekend of **August 4th**.

In the meantime, our customers have also been experiencing our product and service integration as we have combined the discount brokerage operations and mutual fund arms of TD Bank and Canada Trust, and simplified our chequing and savings account packages. In March, the Estates & Trusts Services operations of our two organizations became one, and on May 31st, our Private Investment Counsel and Private Investment Management businesses will also be combined.

Following the completion of our transition to *TD Canada Trust* in your area, our branches there will open as *TD Canada Trust*, with a new look both inside and out. Our new name will appear on all cheques, statements, and correspondence. In fact, as of March, TD Bank customers have already encountered our new name on their statements and while banking on the telephone with *TD Canada Trust EasyLine™* and on the Internet with *TD Canada Trust EasyWeb™* at [www.tdcanadatrust.com](http://www.tdcanadatrust.com). **Although you may have noticed a few changes to these services, such as a new voice and a modified menu, mainly it has been business as usual.** We thank you for your patience as we make the transition to the new *TD Canada Trust*.

After the integration process is complete across Canada, all our customers will experience the same integrated services and a unified array of retail banking products. And our ABMs will offer a full range of banking services under the name Green Machine®. What will not change are our hours of operation – except to be extended, our people inside the branches, and our commitment to building a better bank for you.

#### You'll Be Notified About Changes Affecting You

For now it is business as usual. We will notify you personally, in writing, and well in advance, of changes to your accounts and branch.

We will also keep you informed about our integration progress through regular reports in our branches, on the Internet, and in updates such as this in Canada's newspapers.

#### Travelling Inside Or Outside Canada Soon?

If you are travelling *outside* Canada during the next few months, it will be important to have your mail forwarded so you can receive notices from us, and ensure that access to your accounts is uninterrupted. And if you are travelling *inside* Canada from an area that hasn't been integrated to one that has, rest assured that you can do your banking at any *TD Canada Trust* branch in that region.

#### Some Branches Will Be Consolidated

Many people have asked if we will be consolidating our branches or re-locating them. Yes, we will. This will begin as early as the month after your area converts to *TD Canada Trust*. Retail bank customers who are affected will be given at least 120 days notification. We're working hard to minimize the impact the consolidation has on our customers and employees. For example, when two branches with different operating hours consolidate, **the new branch will adopt the longer hours of operation.** We are committed to opening new branches: **this year we plan to open at least 10 new individual branches, plus 40 new branches in retail outlets across the country.**

#### Our Goal Is To Build A Better Bank For You

Bringing together two of Canada's largest financial service organizations is anything but simple. We will make mistakes. But we will move to correct any errors quickly, completely – and cheerfully. Our employees are receiving special training in order to make the transition as worry-free as possible for you. They will do their utmost to assist you as our integration progresses over the next few months.

If you have any questions, or if you feel we are not meeting your expectations, simply call our *TD Canada Trust* Customer Information Line at 1-888-572-8924.

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

Thank you.



Ed Clark  
TD Canada Trust

