



IMPORTANT NEWS:

Changes to Your Business Account Statement with Cheque Fraud Protection Service

Dear Valued Business Customer,

At TD Commercial Banking, we are committed to keeping you informed about changes that affect your business. In order to provide you with more detailed information regarding cheques written on your Cheque Fraud Protection (CFP) Account, we are making the following changes effective July 20, 2011:

- The serial number description displayed on your Business Account for automatically posted CFP cheques is increasing to 10 digits from the current length of 9. CFP serial numbers that are shorter than 10 digits will be pre-filled with zeros*.
- If you subscribe to a FILElink BAI file and receive the "enhanced" Type Codes, following the change, your automatically posted CFP cheques will be reported under BAI Type Code 475 rather than under Type Code 409 as they are now. The description in the '16' record of the BAI file will be the 10-digit cheque serial number. CFP cheques currently rolled up into a List Total will continue to be reported as they are now under BAI Type code 409 with the description "C.F.P. List Total".

WHAT DOES YOUR BUSINESS NEED TO DO?

Anyone in your business who downloads statement information using the Balance Reporting feature in Web Business Banking, or who downloads a daily FILElink BAI file will need to be aware of the above changes. Please forward this communication to whoever in your company may need this information.

For more information please contact your Relationship Manager or Manager, Business Banking Services.

As always, thank you for doing business with TD Commercial Banking.

Sincerely,

Dennis Parker
AVP Business Banking
Cash Management Services

*Please note that automatically posted cheques have been captured through an automated capture machine process. Individual cheques, whose MICR line could not be read by the capture machine for any reason, are posted manually and may not be subject to these changes.

®/ The TD logo and other trade-marks are the property of The Toronto-Dominion Bank or a wholly-owned subsidiary, in Canada and/or other countries.