

EQUAL EMPLOYMENT OPPORTUNITY POLICY STATEMENT

Our policy is to provide equal employment opportunities to all applicants and Employees in all aspects of employment without regard to race, color, religion, sex, age, national origin, ancestry, nationality, creed, citizenship, alienage, marital or domestic partnership or civil union status, pregnancy (including childbirth, lactation and related medical conditions), affectional or sexual orientation, gender identity and/or expression, mental or physical disability, veteran status, liability for military service, whistleblower status, atypical cellular or blood trait, genetic information (including the refusal to submit to genetic testing), or any other characteristic protected under federal, state, or local law and to affirmatively seek to advance the principles of equal employment opportunity.

As President and CEO of TD Bank, I affirm that the above Equal Employment Opportunity Policy Statement and the Company's Affirmative Action Program and Plan reflect the Company's attitude and its intention to:

1. Recruit, hire, train and promote for all job classifications.
2. Base decisions on employment so as to further the principles of equal employment opportunity.
3. Ensure that promotion decisions are consistent with the principles of equal employment opportunity.
4. Ensure that all other personnel actions such as compensation, benefits, transfers, terminations, Company-sponsored training, tuition assistance, social and recreation programs will be administered in accordance with the principles of equal employment.
5. Provide, pursuant to section 503 of the Rehabilitation Act of 1973, as amended, and The Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended by the 2002 Jobs for Veterans Act, which require Government contractors to take affirmative action to employ and advance in employment qualified individuals with disabilities and protected veterans, including disabled veterans, recently separated veterans, active duty wartime or campaign badge veterans, and Armed Forces Service Medal veterans, as defined under 41-CFR Sec. 61-300.

Overall responsibility for directing and implementing the Equal Employment Opportunity Policy as described here and the Company's Affirmative Action Program has been assigned to the Head of Employee Relations, who serves as the Company's EEO Officer.

The EEO Officer's responsibilities include designing and implementing an audit and reporting system that will:

1. Measure the effectiveness of the Company's Affirmative Action Program.
2. Indicate any need for remedial action.
3. Determine the degree to which our objectives have been attained.
4. Determine whether individuals with known disabilities and protected veterans have had the opportunity to participate in all Company-sponsored educational, training, recreational, and social activities.
5. Measure compliance with the Company's Affirmative Action Program's specific obligations.

I encourage all Employees and applicants for employment to take advantage of the available opportunities provided by the Company's Affirmative Action Plan. The Head of Employee Relations may be contacted, during normal business hours, if you have any questions or concerns about the Company's Affirmative Action Program or if you want to review the Company's Affirmative Action Program for individuals with a disability or for protected veterans.

Furthermore, TD Bank prevents the harassment of persons placed through the Company's Affirmative Action Program, and ensures that no person intimidates anyone or threatens, discriminates, or retaliates against anyone because they engaged in any of the following activities:

1. Filing a complaint;
2. Assisting or participating in an investigation, compliance review, hearing, or any other activity related to the administration of Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, as amended, Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended by the 2002 Jobs for Veterans Act, or any other federal, state or local law requiring equal opportunity for individuals regardless of race, color, religion, national origin, gender, sexual orientation, gender identity, age, genetic information, disability, protected veteran status, or any other characteristic protected by federal or state law.
3. Opposing any act or practice made unlawful by Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, or its implementing regulations, Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended, or its implementing regulations, or any other federal, state or local law requiring

equal opportunity for individuals regardless of their race, color, religion, national origin, gender, sexual orientation, gender identity, age, genetic information, disability, protected veteran status, or any other characteristic protected by federal, state or local law.

4. Exercising any other right protected by Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, or its implementing regulations, or Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended, or its implementing regulations.

Any Employee who acts in violation of this Equal Employment Opportunity Policy will be subject to appropriate disciplinary action. I am sure that the entire management and staff of TD Bank will bring their considerable talents and commitments to bear in a manner that will ensure TD Bank is a leader in achieving meaningful opportunities for all.

TD Bank is committed to be in full compliance with the provisions of the law and of the Company's Affirmative Action Program.

By:



Mike Pedersen
President and Chief Executive Officer