

RICHARD J. DURBIN

ILLINOIS

ASSISTANT MAJORITY LEADER

United States Senate
Washington, DC 20510-1304

COMMITTEE ON APPROPRIATIONS

COMMITTEE ON FOREIGN RELATIONS

COMMITTEE ON THE JUDICIARY

COMMITTEE ON RULES
AND ADMINISTRATION

April 18, 2012

Bharat B. Masrani
President and Chief Executive Officer
TD Bank, N.A.
1701 Route 70 East
Cherry Hill, New Jersey 08034

Dear Mr. Masrani:

I write to commend TD Bank for providing your customers with a concise and consumer-friendly disclosure form listing the fees and key terms associated with your checking accounts. By making comprehensive fee information available in a simple, easy-to-read format that you developed in conjunction with the Pew Charitable Trusts, you have chosen to be upfront and honest with your customers about the fees you charge. I believe your customers will value your demonstrated commitment to transparency.

Your decision to adopt this disclosure form will not only benefit your customers, but it will also help advance the cause of fee transparency to the benefit of consumers nationwide. I commend and thank TD Bank for working with Pew to adopt their disclosure form, and I wish you success in your future endeavors.

Sincerely,



Richard J. Durbin
United States Senator