



September 11, 2025

Mr. Bharat Masrani  
Group President and Chief Executive Officer  
TD Bank Group  
161 Bay St.  
Toronto, ON M5J 1C4

Dear Mr. Masrani:

The Ontario Public Service Employees Union/Syndicat des employés de la fonction publique de l'Ontario (OPSEU/SEFPO) represents more than 10,000 workers at Colleges across Ontario who do the important work of supporting students. They provide accessibility support services, work in the financial aid offices, are electricians and library technicians; this is just a sample of the work done by these important workers. They went on strike effective September 11, 2025.

Formal negotiations with their employer began on June 17, 2025. Unfortunately, those negotiations failed to produce a tentative collective agreement. The strike began September 11, 2025.

We may have many members who have loans with branches of your company. We are advising them that if their personal circumstances require, they should seek to reach an accommodation directly with your branch managers for a temporary deferral of payments on loans.

It is my hope that your organization will honour our members' patronage with your corporation, so that individuals and their families will not face undue hardship while they are temporarily without income from their regular employment.

If you require further information or clarification about the situation, please contact me using the email address below.

Yours sincerely,

A handwritten signature in black ink, appearing to read "L Nancekivell", written in a cursive style.

Laurie Nancekivell  
First Vice-President/Treasurer  
Ontario Public Service Employees Union/Syndicat des employés de la fonction publique de l'Ontario  
(OPSEU/SEFPO)  
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Syndicat des employés de la fonction publique de l'Ontario | [www.sefpo.org](http://www.sefpo.org)

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