EXHIBIT B

Regional Ethics Officers

Region	Regional Ethics Officer
Northern New England and Upstate New York	Larry Wold
New York City and Northern and Central New Jersey	Andrew Bregenzer
Southern New Jersey, Delaware and Pennsylvania	Thomas Shoemaker
Massachusetts and Rhode Island	Scott Vandersall
Suburban New York, Long Island and Connecticut	Edward Blaskey
Metro D.C. and Florida	Robert McCullough
Carolinas	William Crawford
TD Auto Finance	Tracy Hackman

Example of Letter to Manager or Regional Ethics Officer:

Date

Dear (Insert Reviewer's Name):

Please review the following situation (describe situation fully):

Please advise the undersigned if a real or perceived conflict exists which would violate the Company Code of Conduct.

Thank you.

Dated:

Print Name Provide Address and Telephone Number