



Mellon Investor Services

A Mellon Financial CompanySM

Dear Interested Investor:

We have received your request to obtain the TD Banknorth Inc. ("TD Banknorth") Investor Services Program (the "Program") material. This Program, which is administered by Mellon Bank, N.A. ("Administrator"), provides a convenient method to reinvest dividends or buy, hold, and sell TD Banknorth shares. The enclosed brochure describes the Program in more detail including all fees, costs and expenses of participation.

Under the Program, investors can:

- Make their initial purchase either electronically through www.melloninvestor.com, or by completing the enrollment form and submitting it with a check for as little as \$500, but no more than \$150,000. Alternatively, if investors choose to make their initial purchase through automatic monthly debits to their bank account of only \$25 with a commitment for at least 20 sequential purchases, the \$500 initial purchase requirement would be waived;
- Buy additional shares through investments as low as \$25 each by electronically debiting their personal bank account either as a single transaction or by automatic monthly debit transactions. Program participants can purchase shares as often as once per week, up to a maximum of \$150,000 per year;
- Reinvest dividends;
- Convert stock certificates into book-entry shares for safekeeping purposes at no cost;
- Transfer shares to another person by opening a Program account for the recipient;
- Sell shares online; and
- Manage their account over the Internet at www.melloninvestor.com/isd.

Dividend reinvestment features of the Program include:

IF YOU ARE A SHAREOWNER WITH 100 SHARES OR MORE:

- If you have an account balance of 100 shares or more you may elect to enroll in partial OR full dividend reinvestment, direct deposit of dividends, or you may receive quarterly dividends by check with no transaction fee. If you reinvest your dividends, you will receive quarterly account statements and annual 1099-DIV tax reporting information. If you choose to reinvest your dividends in this way, you may enroll by visiting the Mellon Investor Services website at www.melloninvestor.com, by calling 1-866-229-8022, or by mailing the enclosed enrollment form to Mellon Bank, N.A., c/o Mellon Investor Services, P.O. Box 3338, South Hackensack, NJ 07606-1938.

IF YOU ARE A SHAREOWNER WITH LESS THAN 100 SHARES:

- If you have an account balance of less than 100 shares you may choose to fully reinvest your quarterly dividends with no transaction fee. To reinvest your dividends in this way, you may enroll by visiting the Mellon Investor Services website at www.melloninvestor.com, by calling 1-866-229-8022, or by mailing the enclosed enrollment form to Mellon Bank, N.A., c/o Mellon Investor Services, P.O. Box 3338, South Hackensack, NJ 07606-1938.
- Please note that if you have an account balance of less than 100 shares, you will have Internet access to your account and **will receive an annual statement** (in lieu of quarterly statements) detailing all of your transactions for the year and 1099-DIV tax reporting information.

Enrollment, purchase or sale of share requests and other transactions or services offered by the Program should be directed to the Administrator through the following:

Internet: You may obtain information and perform certain transactions on your TD Banknorth account on-line via Investor ServiceDirect®. To gain access, you will need a password, which you may establish when you visit the website. To access Investor ServiceDirect®, please visit the Mellon Investor Services website at www.melloninvestor.com/isd.

Telephone: Shareowner customer service, including sale of shares, is available toll-free within the United States and Canada at 1-866-229-8022. An automated voice response system is also available 24 hours a day, 7 days a week. Customer Service Representatives are available from 9:00 a.m. to 7:00 p.m., Eastern Time, Monday through Friday (except holidays). Shareowners outside of the United States and Canada can call us at 1-201-680-6578.

In Writing: You may also write to the Administrator at the following address:

**Mellon Bank, N.A.
c/o Mellon Investor Services
P.O. Box 3338
South Hackensack, NJ 07606-1938**

Please be sure to include your name, address, daytime phone number, social security or tax I.D. number and a reference to TD Banknorth Inc. on all correspondence. Thank you.

Sincerely,

Mellon Investor Services

Enclosures

Dear Investor:

Mellon Securities LLC, a registered broker-dealer, is forwarding the materials for the Investor Services Program (the "Program"). A banking affiliate of Mellon Securities LLC is the Administrator of the Program. Please carefully review the following brochure for details of the Program.

Orders received by the Administrator to purchase or sell shares under the Program may be executed by Mellon Securities LLC, an affiliate of the Administrator.

Mellon Securities LLC makes no recommendation for or against participation in the Program or the purchase of any securities under the Program, nor does it assume any responsibility for the accuracy of the statements made in the enclosed materials.

If you have any questions about the Plan, you may contact the Administrator at the toll-free number as listed in this brochure.

Very truly yours,

Mellon Securities LLC

Mellon Securities LLC is a member of the NASD/SIPC. It is not a bank or thrift and is separate from its banking affiliates. Shares offered through the Program are not FDIC insured. They are not bank deposits or obligations of, or guaranteed by any bank and are subject to investment risks, including possible loss of the principal amount invested.



Banknorth Inc.

The
Investor Services Program
For
Shareowners
of
TD Banknorth Inc.



Mellon

Investor Services Program

Program Sponsored and Administered by

Mellon Bank, N.A.

Not by TD Banknorth Inc.

Protecting Your Privacy

Our Pledge to You

WE ARE COMMITTED TO YOUR PRIVACY. The privacy policies described in this notice apply to individuals who participate in this Program for personal, family, or household purposes, or have done so in the past. This notification replaces all previous statements of our information sharing practices, and may be amended at any time. We'll keep you informed of changes as required by law.

YOUR ACCOUNT IS PROVIDED IN A SECURE ENVIRONMENT. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard nonpublic personal information. Our agents and service providers have limited access to customer information based on their role in servicing your account.

WE COLLECT INFORMATION IN ORDER TO SERVICE AND ADMINISTER YOUR ACCOUNT. We collect a variety of nonpublic personal information, which may include information about you from the Program enrollment form and information about your transactions with us.

WE DO NOT SHARE NONPUBLIC PERSONAL INFORMATION WITH ANYONE, EXCEPT AS PERMITTED BY LAW.

Thank you for this opportunity to serve you.

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INVESTOR SERVICES PROGRAM OVERVIEW

The Mellon Investor Services Program (the “Program”) offers you a variety of convenient, low-cost services to make it easier for you to invest in the common stock of TD Banknorth Inc. (“TD Banknorth”). The Program has various features and you can choose the Program features that meet your investment needs. The principal terms and conditions of the Program are summarized in this brochure. A copy of the full terms and conditions of the Program is available from the Administrator upon request. Mellon Bank, N.A. (the “Administrator”) administers the Program, and certain administrative support will be provided to the Administrator by Mellon Investor Services, a registered transfer agent.

The Program is designed for long-term investors who wish to invest and build their share ownership over time. The Program offers a convenient and economical means of owning shares. Unlike an individual stock brokerage account, the timing of purchases and sales is subject to the provisions of the Program, as discussed on pages 4 through 12.

You can participate in the Program if you are a registered holder of TD Banknorth common stock. If you do not own TD Banknorth common stock, you can become a participant by making your initial purchase directly through the Program. The Program provides you with the opportunity to reinvest dividends and an alternative to traditional methods of buying, holding and selling TD Banknorth common stock.

Read on for a more detailed description of the features of the Mellon Investor Services Program as offered for TD Banknorth. If you are a shareowner, or would like to participate in the Program, you can enroll online via Investor ServiceDirect[®], or by completing the enclosed Enrollment Form and mailing it to the Administrator in the envelope provided. Please see question number 20 for information on how to access Investor ServiceDirect[®].

KEY FEATURES OF PROGRAM

ANYONE CAN PARTICIPATE

You may participate in the Program if you currently own TD Banknorth common stock that is registered in your name or you can participate by making your initial investment in common stock through the Program with a minimum initial investment of \$500. Alternatively, you may authorize the automatic monthly investment feature and initiate your investment with only \$25 and a commitment for at least twenty sequential purchases.

Affiliates of TD Banknorth (i.e. directors, executive officers and large shareowners) may only participate in the dividend reinvestment feature of the Program.

OPTIONAL CASH PURCHASES

Once you are a registered shareowner, you can buy TD Banknorth common stock and pay fees and commissions lower than those typically charged by stock-brokers for small transactions. You can make additional purchases of TD Banknorth stock in amounts as little as \$25 per purchase, up to \$150,000 annually, and either pay by check or have your payment automatically deducted from your bank account.

CONVENIENT SHARE SALES

You can sell TD Banknorth common stock and pay fees lower than those typically

charged by stockbrokers for small transactions.

FULL INVESTMENT

Full investment of your funds, less fees, is possible because you will be credited with both whole shares and fractional shares. Dividends will be paid not only on whole shares but also proportionately on fractional shares.

AUTOMATIC DIVIDEND REINVESTMENT

You can reinvest all or a portion of your dividends in additional shares of TD Banknorth common stock, or the Administrator will remit any dividends to you either by check or by automatic deposit to a bank account you designate.

SHARE SAFEKEEPING

You can deposit your TD Banknorth common stock certificates with the Administrator for safekeeping, at no cost to you. You can request withdrawal of any or all of your whole shares of TD Banknorth common stock. A certificate for those shares will be sent to you, free of charge.

GIFTS AND OTHER SHARE TRANSFERS

You can make gifts or other transfers of TD Banknorth common stock you hold in your Program account.

1. How can I participate in the Program?

If you already own TD Banknorth common stock and the shares are registered in your name, you may participate immediately.

If you are a shareowner of record **owning less than 100 shares**, you can choose to fully reinvest your quarterly dividends at no transaction fee. You will have full Internet access to your account and you will receive an annual statement detailing all of your transactions for the year along with 1099-DIV tax reporting information.

If you are a shareowner of record owning 100 shares or more, you may elect to reinvest all or part of your dividend. You will have access to your account over the Internet and will receive quarterly account statements, as well as annual 1099-DIV tax reporting information.

If your shares are held for you in a brokerage account, you may direct your broker to register all or any number of whole shares in your own name through the Direct Registration System. You may then participate as a registered owner as indicated above.

If you do not currently own any TD Banknorth common stock, you can participate by making an initial investment through the Program. Please see question number 6 for details regarding an initial investment.

While there is no cost to enroll in the Program, please refer to the Investor Services Program fee schedule for more information on purchase, reinvestment and trading fees.

2. How do I get started?

Enrollment is available online through Investor ServiceDirect® (see question number 20 for information on how to access Investor ServiceDirect®). Alternatively, you may enroll by completing the enclosed Enrollment Form and mailing it to the Administrator in the envelope provided. Your participation will begin promptly after your authorization is received. Once you have enrolled, your participation continues automatically, as long as you wish.

3. May I participate in the Program if I am a TD Banknorth employee?

Yes. However, if you are a TD Banknorth employee, every purchase or sale of TD Banknorth stock, including purchases and sales through the Program, must be made in compliance with the TD Banknorth Insider Trading Policy. In addition to other limitations, the TD Banknorth Insider Trading Policy provides that you may not trade in TD Banknorth stock if you

are in possession of material, non-public information about TD Banknorth. Affiliates of TD Banknorth (i.e. directors, executive officers and large shareowners) may only participate in the dividend reinvestment feature of the Program.

4. How do I reinvest dividends?

You may choose to reinvest all or a portion of the dividends paid on shares you own of TD Banknorth common stock in additional shares.

Furthermore, if you are a shareowner of record owning 100 shares or more and you elect to reinvest dividends, you will receive a quarterly account statement and have electronic access to your account. **If you are a shareowner of record owning fewer than 100 shares and you elect to fully reinvest your dividends in additional shares, you will receive one annual statement detailing all transactions for the year including 1099-DIV tax reporting information.**

You may change your election at any time by notifying the Administrator. To be effective with respect to a particular dividend, any such change must be received by the Administrator on or before the record date for that dividend.

You may choose not to reinvest any of your dividends, in which case the Administrator will remit any dividends to you by check or automatic deposit to a bank account you designate.

5. When are dividends reinvested?

If you have chosen the dividend reinvestment feature, the Administrator will invest dividends in additional shares of TD Banknorth common stock purchased on the open market as promptly as practicable, on or after the payable date, normally within one week. In the unlikely event that, due to unusual market conditions, the Administrator is unable to invest the funds within 30 days, the Administrator will remit the funds to you by check. No interest will be paid on funds held by the Administrator pending investment.

6. How do I make an initial investment?

If you do not own TD Banknorth common stock in a Program account, you can make an initial cash investment for as little as \$500 but not more than \$150,000. This investment may be made:

Via online enrollment by:

- Authorizing one deduction (minimum of \$500) from your bank account;

- Authorizing a minimum of twenty monthly automatic deductions of at least \$25 from your bank account; or
- Opening your account online and sending your initial investment of \$500 or more.

Using the Enrollment Form and:

- Making one payment (minimum of \$500) by check or money order payable to Mellon Bank/TD Banknorth; or
- Authorizing a minimum of twenty monthly automatic deductions of at least \$25 from your bank account.

7. How do I make additional investments?

If you already own TD Banknorth common stock and are enrolled in the Program and want to make additional purchases, you can authorize individual automatic deductions from your bank account through Investor ServiceDirect® or send a check to the Administrator for each purchase. If you choose to submit a check, please make sure to include the contribution form from your Program statement and mail it to the address specified on the statement. Or, if you wish to make regular monthly purchases, you may authorize automatic monthly deductions from your bank account. This feature enables you to make ongoing investments in an amount that is comfortable for you, without having to write a check. Additional cash purchases are subject to a minimum purchase requirement of \$25 per investment and a maximum of \$150,000 annually.

8. When will shares be purchased?

Upon receipt of the funds, the Administrator will invest initial and additional cash investments, less applicable fees, in whole and fractional shares purchased on the open market as promptly as practicable, at least once every five business days. In the unlikely event that, due to unusual market conditions, the Administrator is unable to invest the funds within 35 days, the Administrator will return the funds to you by check. No interest will be paid on funds held by the Administrator pending investment.

9. Will I receive certificates for shares purchased?

No, because the Program provides for share safekeeping. For your convenience, shares purchased under the Program will be maintained by the Administrator in your name in non-certificated (book-entry) form. You may, however, request a stock certificate from the Administrator at any time.

10. What is safekeeping?

Shares of TD Banknorth common stock that you buy under the Program will be maintained in your Program account in non-certificated form for safekeeping. Safekeeping protects your shares against loss, theft or accidental destruction and also provides a convenient way for you to keep track of your shares. Only shares held in safekeeping may be sold through the Program.

If you own TD Banknorth common stock in certificate form, you may deposit your certificates for those shares free of charge with the Administrator. The Administrator will provide mail loss insurance coverage for certificates with a value not exceeding \$100,000 in any one shipping package that you mail to its address at Newport Office Center VII, 480 Washington Boulevard, Jersey City, NJ 07310 by U.S. Postal Service registered mail or by any of the following overnight couriers: Airborne, DHL, Emery, ExpressMail, FedEx, Purolator, TNT and UPS.

Note: Mail loss insurance covers only the replacement of shares of stock and in no way protects any loss resulting from fluctuations in the value of such shares.

11. Can I get certificates if I want them?

Yes. If you should ever want a stock certificate for all or a portion of the whole shares of TD Banknorth common stock in your Program account, the Administrator will send one to you, upon your request. The Administrator will mail a certificate to you within two business days of your request.

12. How can I transfer or make gifts of shares?

You may transfer or make gifts of TD Banknorth common stock to anyone you choose by contacting the Administrator and requesting a Gift/Transfer Form. After the transfer or gift is completed, upon your request, the Administrator will send you a non-negotiable gift announcement, which you can present to the recipient. A notice indicating the transfer of TD Banknorth common stock will also be forwarded to the recipient.

13. How do I sell shares?

You can sell your Program shares at any time by contacting the Administrator (see question 20). Your sale request will be processed and your shares will, subject to market conditions and other factors, generally be sold within 24 hours of receipt of your request. Please note that the Administrator cannot and does not guarantee the actual sale date or price, nor can it stop or cancel any outstanding sales or issuance requests. All requests are final. The Administrator will mail a check to you (less applicable sales fees) on settlement date, which is three business days after your shares have been sold.

Alternatively, you may choose to sell your shares through a stockbroker of your choice, in which case you would have to request that the Administrator electronically transfer your shares to your stockbroker. You may also request a certificate for your shares from the Administrator for delivery to your stockbroker prior to settlement of such sale. See question number 11 for instructions on how to obtain a certificate.

14. What are the costs?

There is no fee for enrolling in the Program. Participation is voluntary and you may discontinue your participation at any time. However, there are fees associated with some of the Program's services. Please refer to the Investor Services Program Fee Schedule for more information on transaction and trading fees.

15. What about taxes?

The Administrator will send a Form 1099-DIV to you and the Internal Revenue Service after the end of each year reporting all dividend income you received during the year on your TD Banknorth common stock (consisting of dividends and transaction or trading fees paid on your behalf by TD Banknorth, if any). If you sell shares through the Program, the Administrator will send a Form 1099-B to you and the Internal Revenue Service after year-end, showing the total proceeds of the transactions. We recommend that you keep your transaction statements, which are helpful for record keeping and tax purposes.

16. How can I vote my shares?

You will receive proxy material for all of your shares, and your shares will be voted in accordance with your direction. If you wish, you may vote your shares in person at shareowner meetings.

17. What provisions are made for non-U.S. residents?

Cash investments from non-U.S. residents must be in United States currency and will be invested in the same manner as investments from other participants. Each participant is responsible for reviewing the applicable laws of his or her country of residence prior to investing in TD Banknorth common stock. All dividends will be subject to withholding under the terms of any applicable tax treaty provisions.

18. How will I keep track of my investments?

The Administrator will send a notice confirming the details of each account transaction. If you are a shareowner of record with less than 100

shares participating only in full dividend reinvestment, the Administrator will send you an annual statement detailing the status of your holdings of TD Banknorth common stock in your Program account. Shareowners of record with 100 or more shares who have elected to have their dividend reinvested will receive a quarterly Program account statement

You can also access your Program account statement through Mellon Investor Services' online program, MLinksm. Convenient and easy online access to your shareowner communications is only a click away. In addition to your Program account statements, you may access your 1099 tax documents, notification of ACH transmissions, transaction advices, annual meeting materials and selected correspondence online.

Enrollment is simple and quick. Logon to Investor ServiceDirect[®] to enjoy the many benefits MLinksm offers, including:

- Faster delivery of important documents
- Electronic notification of account activity via email
- Secure access to your mailbox 24 hours a day, 7 days a week
- Convenience of managing your documents - view, print, download

Please visit www.melloninvestor.com/ISD for more information.

19. How would I terminate my participation?

You may discontinue the reinvestment of your dividends at any time by giving notice to the Administrator. Notice may be made by telephone, in writing or by changing your dividend election under the "Manage Account Info" section when you access your account over the Internet at www.melloninvestor.com. To be effective for a given dividend payment, the Administrator must receive notice before the record date of that dividend. The Administrator will continue to hold your shares unless you request a certificate for any full shares and a check for the cash value of any fractional share. You may also request the sale of all or part of any such shares or have the Administrator electronically transfer your shares to your brokerage account. See question number 13 for information on selling shares.

20. What if I have questions about the Program?

Enrollment, purchase or sale requests and other transactions or services offered by the Program should be directed to the Administrator through the following:

SUMMARY OF TERMS AND CONDITIONS

Internet

You can obtain information and perform certain transactions on your Program account online via Investor ServiceDirect®. To gain access, you will require a password which you may establish when you visit the website. If you have forgotten your password, call 1-877-978-7778 to have it reset.

To access Investor ServiceDirect® please visit the Mellon Investor Services website at:

www.melloninvestor.com

Telephone

Call customer service, including sale of shares, toll-free within the United States and Canada:

1-866-229-8022

International Telephone Inquiries:

1-201-680-6578

For the hearing impaired (TDD):

1-800-231-5469

An automated voice response system is available 24 hours a day, 7 days a week. Customer Service Representatives are available from 9:00 a.m. to 7:00 p.m., Eastern Time, Monday through Friday (except holidays).

In Writing

You may also write to the Administrator at the following address:

**Mellon Bank, N.A.
c/o Mellon Investor Services
P.O. Box 3338
South Hackensack, NJ 07606-1938**

Be sure to include your name, address, daytime phone number, social security or tax I.D. number and a reference to TD Banknorth on all correspondence.

Note: The Mellon Investor Services Program is designed for the long-term investor and does not afford the same flexibility as a stockbroker's account.

SUMMARY OF TERMS AND CONDITIONS

TD Banknorth has appointed Mellon Bank, N.A. as Administrator for the Program. **The Program is not sponsored or administered by TD Banknorth.** Securities held by the Administrator in your Program account are not subject to protection under the Securities Investor Protection Act of 1970. The Administrator may use, and commissions may be paid to, a broker-dealer affiliated with the Administrator. Investors must make independent investment decisions based upon their own judgment and research.

TD Banknorth is listed on the New York Stock Exchange and trades under the ticker symbol “BNK”.

INVESTOR SERVICES PROGRAM FEES

Reinvestment of quarterly dividend	
<ul style="list-style-type: none"> Shareowners owning less than 100 shares may enroll in full reinvestment at no transaction cost to the shareowner, have access to their account electronically over the Internet and will receive an annual statement Shareowners owning 100 shares or more who elect to participate in the dividend reinvestment feature of the Program 	<p>No transaction fee</p> <p>5% of the dividend, up to a maximum of \$5.00</p>
Purchase of shares with initial investment	\$15.00
Purchase of shares with additional investments via check (per investment)	\$5.00
Purchase of additional shares via automatic debit of bank account (per investment):	
<ul style="list-style-type: none"> Individual debit Recurring monthly debit 	<p>\$3.50</p> <p>\$2.00</p>
Trading fee for purchases	\$0.06 per share
Trading fee for reinvestment of dividends	up to \$0.06 per share
Transfer shares as gift	No charge
Certificate safekeeping	No charge
Certificate issuance	No charge
Sale of shares (full and partial)	\$15.00
Trading fee for sales	\$0.12 per share
Original or duplicate statement	No charge
Returned checks or rejected automatic debit of bank account	\$35.00 per occurrence

TD Banknorth
Effective June 29, 2005
Mellon Bank, N.A.
Program Administrator

6. Dividend Reinvestment

If you own greater than 100 shares at the time of enrollment you may choose to reinvest all or part of the dividends paid on TD Banknorth Inc. common stock. Shareowners owning fewer than 100 shares at the time of enrollment can reinvest on all shares only.

- Reinvest the dividends on ALL shares.
- I would like a portion of my dividends reinvested. Please remit to me the dividends on _____ shares. I understand that the dividends on my remaining shares, as well as all future shares that I acquire, will be reinvested.
- All cash (no dividend reinvestment).

7. Safekeeping

Common stock certificates deposited for safekeeping in your account must be in the same registration as your Program account.

- Please accept the enclosed certificate(s) for deposit to my account. Enclosed are _____ share certificates.
insert number

certificate number	number of shares
TOTAL	

8. Account Authorization Signature (required)

REQUEST FOR TAXPAYER IDENTIFICATION NUMBER (Substitute Form W-9)

I am a U.S. citizen or a resident alien. I certify, under penalties of perjury, that: (1) the taxpayer identification number in Section I is correct (or I am waiting for a number to be issued to me) and (2) (cross out the following if not true) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of failure to report all interest of dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. Resident Alien).

CERTIFICATE OF FOREIGN STATUS OF BENEFICIAL OWNER (Substitute Form W-8BEN)

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates,
- The beneficial owner is not a U.S. person,

- The income to which this form relates is not effectively connected with the conduct of a trade or business in the United States or is effectively connected but is not subject to tax under an income tax treaty, and

- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner.

CLAIM OF TAX TREATY BENEFITS I CERTIFY THAT:

The beneficial owner is a resident of _____ within the meaning of the income tax treaty between the United States and that country.

FOR ORGANIZATIONS AND BUSINESS ENTITIES EXEMPT FROM BACKUP WITHHOLDING

I qualify for exemption and my account will not be subject to tax reporting and backup withholding.

MY/OUR SIGNATURE (S) BELOW INDICATES I/WE HAVE READ THE PROGRAM BROCHURE AND AGREE TO THE TERMS THEREIN AND HEREIN.

Signature of Owner

Date (month, day, year)

Signature of Joint Owner

Date (month, day, year)

Alternatively you may enroll online at www.melloninvestor.com