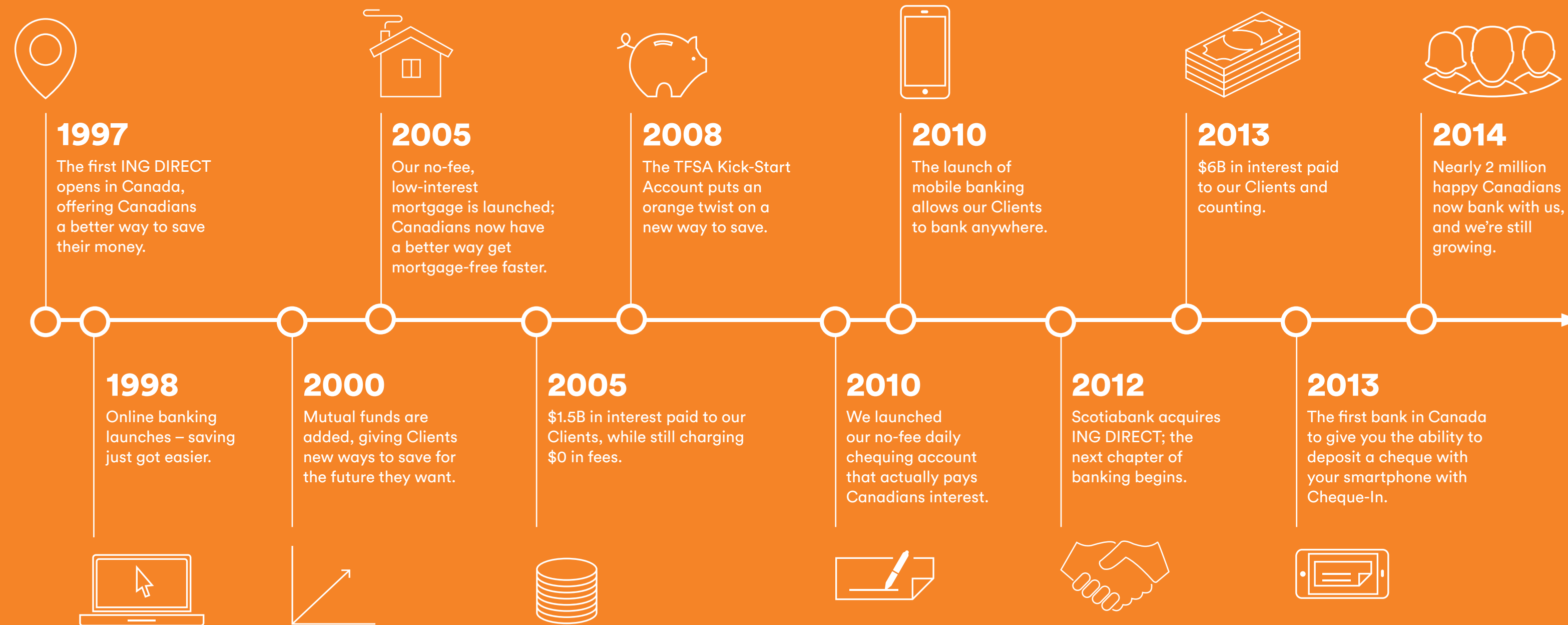


The evolution of Forward Banking™ in Canada.

In 1997, ING DIRECT set out to change banking in Canada. We offered a progressive banking alternative that helped Canadians save their money. Our unique new name reflects everything that we stand for: simple, innovative and fair everyday banking.

And we can't wait to continue this journey with you.



Tangerine