



America's Most Convenient Bank®

Date

Customer Name

Address 1

Address 2

City, ST ZIP

Dear (Customer Name),

We value your privacy and make every effort to keep your personal information safe. Unfortunately, we're writing today to let you know about an incident regarding your personal information.

We were notified of a privacy breach at another financial institution that may have impacted your TD account.

In late-May, we learned that due to a check processing issue at Santander Bank, some checks issued to Santander Bank customers may have been viewed or accessed by another party. After a forensic review of the data file, it was determined that a check you wrote may have been included in this incident. The personal information exposed may have included your name, address, and account number, and could potentially include personal information from any secondary signers on your account. At this time, there is no evidence that your account information has been misused.

The enclosed Notice of Breach from Santander Bank will provide you additional details surrounding this incident.

We realize this is not news you want to hear. Safeguarding your personal information is something we take very seriously.

In an abundance of caution, to further protect your information, we are:

- **Making it easy and free to transfer funds to a new account with us.**
If you want added protection for your money at TD Bank and would like to close your existing account(s) and open new account(s), we'll make it as simple as possible. Please contact us at the number below or visit your local Store and we'll cover all expenses associated with this process.

Here's what you can do to protect yourself from identity theft and fraud:

- **Remain vigilant** about your personal information and review your monthly account statements.
- **Establish a password** on your account(s).
- **Notify us immediately** of any suspicious activity or suspected identity theft.

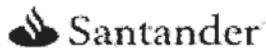
We're here for you.

If you have any questions, please call us anytime at **1-888-751-9000**. If you are visiting your local Store, in order to better service you, bring a copy of this letter. Again, we apologize for any concern or inconvenience this may cause. We're committed to delivering a legendary Customer experience.

Sincerely,

N. Patrice Brusko
Director, US Chief Privacy Officer
TD Bank, N.A.

Santander
75 State Street
Boston, MA 02109



NOTICE OF DATA BREACH

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|---------------------------------------|---|
| <p>What Happened?</p> | <p>We are writing to notify you that as the result of a check processing issue that occurred in late February 2016, it is possible that an image of a check you wrote that was deposited at Santander may have been viewed by another party. It is important to note that notwithstanding this issue, the transaction to your account was properly posted.</p> <p>Please be assured that the protection of personal information is a top priority at Santander. We understand you may have concerns and we apologize for any inconvenience this may have caused you.</p> |
| <p>What Information Was Involved?</p> | <p>The personal information appearing on your check that may have been viewed included name, address, and account number.</p> |
| <p>What We Are Doing.</p> | <p>The check processing issue was discovered the day after it occurred and Santander promptly provided the correct check image for processing. Thereafter, we notified your financial institution of the mismatch image issue.</p> |
| <p>What You Can Do.</p> | <p>Review your account statements. Monitor your account transactions and contact your financial institution if you notice any unauthorized activity.</p> <p>Monitor your credit reports. To obtain an annual free copy of your credit reports visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or submit a request via mail. To submit via mail, complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission website (www.ftc.gov) and mail it to Annual Credit Report Request Service PO Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through these methods. Once you receive your credit reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If any information is incorrect, please notify the major credit bureaus directly. Below, we have listed their contact information for you.</p> |

Contact the major credit bureaus to access useful information about protecting your credit, including information on fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. General contact information for the major credit bureaus:

- ✓ Equifax: 1-877-322-8228; www.equifax.com; Security Freeze, P.O. Box 105788, Atlanta, GA 30348
- ✓ Experian: 1-888-397-3742; www.experian.com; P.O. Box 9554, Allen, TX 75013
- ✓ TransUnion: 1-888-909-8872; www.transunion.com; P.O. Box 6790, Fullerton, CA 92834
- ✓ You may also obtain information about Fraud Alerts and Security Freezes from the Federal Trade Commission at: 877-438-4338, TTY 1-866-653-4261; www.ftc.gov/idtheft; 600 Pennsylvania Avenue, NW, Washington, DC 20580

Other Important Information

The Federal Trade Commission (FTC) is a government agency that provides information about identity theft and maintains a database of identity theft cases for use by law enforcement. To file a report with the FTC call the Identity Theft Hotline at 1-877-IDTHEFT (438-4338); send a letter to: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W. Washington DC 20580; or visit www.ftc.gov/bcp/edu/microsites/idtheft/ to submit a report online. You may also wish to consult the publication, "Take Charge: Fighting Back Against Identity Theft."

Information for Massachusetts Residents

Obtain a Police Report. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Place A Security Freeze. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);

If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

We also encourage you to consider taking the following steps:

- Regularly check account activity and carefully review your monthly statements;
- Report any suspected incidents of identity theft to local law enforcement and to Santander immediately;
- Request a free credit report annually from each of the three main credit reporting agencies by going online at www.annualcreditreport.com;

- You may also obtain information about fraud alerts and security freezes from the Federal Trade Commission at 877-438-4338, TTY 1-866-653-4261; www.ftc.gov/idtheft; 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Maryland Residents can obtain additional information about steps to avoid identity theft by contacting the Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; visiting <http://www.oag.state.md.us>; or calling 1-888-743-0023.

North Carolina Residents can obtain additional information about steps to prevent identity theft by contacting the Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001; visiting <http://www.ncdoj.com>; or calling (919) 716-6400.

For More
Information.

If you have any questions about this letter, please contact your financial institution for assistance.