



Date

Customer Name
Address 1
Address 2
City, ST ZIP

Dear (Customer Name),

At TD Bank, we realize the importance of keeping you informed when it comes to your banking. That's why we're committed to notifying you about events that might affect your accounts or relationship with us. Today, we're writing to let you know about a recent incident involving your personal information.

Important news regarding your personal information

We recently learned that a letter containing retirement election forms which included personal information was sent to an incorrect address. The personal information may have included your Social Security Number and Date of Birth.

We know this is difficult news to hear and we sincerely regret any concern or inconvenience this may cause you. At TD Bank, protecting our Customers' personal information is a top priority and something we take very seriously. This was an isolated incident that is being addressed through masking of this information from future mailings.

Enroll in FREE credit monitoring service for 24 months

As a result of this incident, we want to provide you with choices that will best protect you and your accounts at TD Bank. At our expense, we are offering a complimentary two-year membership of Experian's[®] ProtectMyID[®] Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

Transfer funds to a new account at TD Bank

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 will make it as easy as possible for you to do so. Please contact us and we will cover all expenses associated with this transaction.

Zero Liability Policy for Credit Card holders

Under VISA U.S.A.'s "Zero Liability Policy" you may not be liable for the unauthorized use of your Account or Card that results in a fraudulent transaction made over the VISA network. To be eligible, you must notify us immediately of any unauthorized use of your Account or Card. We will provisionally credit you for losses from the unauthorized Card use within five (5) business days of your notification to us of the loss.

Recommendations to protect you from identity theft

We are not aware of any misuse of your information, but suggest you take these steps to protect yourself:

- Remain vigilant about your personal information.
- Carefully review monthly account statements and your credit report annually.
- Establish a password on your account(s).
- Notify us immediately of any suspicious activity or suspected identity theft.
- Report any suspicious or unauthorized activity to law enforcement and to the FTC at 1-877-FTC-HELP (877-382-4357).
- Place a fraud alert on your credit file, which tells creditors to contact you before they open any new accounts or change your existing accounts. You can contact the credit reporting agencies directly at:

Equifax: 1-877-478-7625; Experian: 1-888-397-3742; TransUnion Corp: 1-800-916-8800

More information about credit reports and guidance on steps you can take to prevent identity theft is available through the Federal Trade Commission (FTC) at www.ftc.gov/bcp/edu/microsites/idtheft/, or by calling 1-877-322-8228 or visiting www.annualcreditreport.com.

Once again, we sincerely apologize for any inconvenience and concern this situation may cause you. If you have any questions, or if you need additional information or assistance, please call me at 1-866-835-7607, or you can reach our fraud unit at 1-866-355-9870.

Sincerely,

Kathleen Harmon
VP, Pension & Nonqualified Plans
TD Bank

Your complimentary 2-year ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Surveillance Alerts**
 - **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax®, and TransUnion® credit reports
 - **Internet Scan:** Alerts you if your Social Security Number or Credit and/or Debit Card numbers are found on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts you of any changes in your mailing address.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **Lost Wallet Protection:** If you ever misplace or have your wallet stolen, an agent will help you cancel your credit, debit and medical insurance cards.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **November 30, 2013**
2. VISIT the **ProtectMyID Web Site:** www.protectmyid.com/enroll or call 877-441-6943 to enroll
3. PROVIDE Your Activation Code: