TD Bank
America's Most Convenient Bank®

Date

Customer Name
Address 1
Address 2
City, State ZIP

Dear Customer Name,

At TD Bank, we understand 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 one of our employees improperly disposed of Wire Transfer documents that may have contained your personal information. This personal information may have included your name, address and account number.

We know this is difficult news to hear and we sincerely regret any concern or inconvenience this may cause you. We are not aware of any misuse of your information. 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 an internal investigation by our corporate security team.

FREE credit monitoring service for 24 months

At our expense, we are offering a complimentary two-year membership to Fraud-Defender, provided by Merchants Information Solutions. This program helps detect possible misuse of your personal information. It provides you with identity research and resolution services focused on protecting your identity should you suspect a problem for any reason.

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: 1-800-525-6285; Experian: 1-888-397-3742; TransUnion Corp: 1-800-888-4213

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-XXX-XXX-XXXX, or you can reach our fraud unit at 1-800-893-8554.

Sincerely,

NAME
Senior Vice President
Retail Banking

Your complimentary 2-year Fraud-Defenders membership includes:

- Continuous monitoring of your personal credit file from Experian with a daily alert of any changes or new items that are added to your credit file.
- Internet Monitoring with daily alerts if we find your personal information exposed in high risk areas of the Internet, including black market and social networking sites. You may register up to 50 unique pieces of personal and account information for monitoring.
- An assigned, professional Identity Theft Recovery Advocate to manage any problems you may have in the future and to work on your behalf to resolve any issues of fraud, should something occur.

Complete instructions for activating your free services:

1. Visit https://tdbank.merchantsinfo.com and click on the red "Get Started" button
2. Enter this complementary enrollment code in the field labeled "Certificate Code". xxxxxxxxx. This code can only be used for one enrollment.
3. Follow the instructions on each page to complete your enrollment and identity authentication.
4. For assistance with enrollment or questions related to your ID protection product, please call 1.800.366.6573 and a representative will be happy to assist you.

Please take advantage of this complimentary offer by April 30, 2014