



Notice of Data Breach

[Date]

[Name]

[Address]

[Address]

Dear [First Name]

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

What Happened?

We recently discovered that on July 1st, a blank e-mail and an attachment with some of your personal information and some personal information of other individuals was inadvertently sent to you and a limited number of other individuals from a TD e-mailbox. We realize this is not news you want to hear, and we're truly sorry for the inconvenience this may cause. Safeguarding your customer information is something we take very seriously. On July 3rd, we followed up with an e-mail to confirm we were actively addressing the situation, and this letter serves to provide you with additional information.

What Information Was Involved?

The personal information included your name, loan number, date of birth, contact information, and other information from your loan application.

What Are We Doing?

This is an isolated incident that is being addressed through an internal investigation by TD Management. We have fixed the issue and we are taking action to better protect your information in the future. We kindly ask that you please delete the e-mail and attachment received from your system.

We Are Offering You Additional Safeguards

- We're paying for you to take advantage of a complimentary two-year membership to Fraud-Defender, provided by Merchants Information Solutions. This best-in-class service helps detect misuse of your personal information. It also provides you with identity research and resolution services to protect your identity should you suspect a problem for any reason. Details are included on page 3.
- 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 and we'll cover all expenses associated with this process.

What You Can Do

At this time, there is no evidence your information has been misused. However, here's what you can do to protect yourself from identity theft and fraud:

- **Remain vigilant** for incidents of fraud, identity theft, and errors by regularly reviewing your account statements for any unauthorized activity and monitoring free credit reports over the next twelve to twenty-four months.
- **Establish a password** on your account(s). Also, routinely change online account passwords and security questions here at TD Bank and other companies.
- **Report any suspicious or unauthorized activity** to law enforcement and to the Federal Trade Commission (FTC) at +1.877.FTC.HELP (+1.877.382.4357).

**** SAMPLE CUSTOMER NOTIFICATION LETTER SENT TO 2 IMPACTED RESIDENTS ****

- **Notify us immediately** of any suspicious activity or suspected identity theft at +1.800.893.8554.
- **Carefully monitor your credit report.** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months. You may also have information relating to fraudulent transactions deleted from your credit report.
- **Place a free fraud alert or security freeze on your credit file,** which tells creditors to contact you before they open any new accounts or change your existing accounts – and alerts them of possible fraudulent activity. Fraud alerts last 90 days unless you manually renew them or use an automatic fraud alert feature. You can contact the credit reporting agencies directly at:

| | | |
|---|--|--|
| Equifax +1.800.525.6285 P.O. Box 740241 Atlanta, GA 30374-0241 https://www.equifax.com/personal | Experian +1.888.397.3742 P.O. Box 2104 Allen, TX 75013-0949 https://www.experian.com | TransUnion Corp +1.800.888.4213 P.O. Box 2000 Chester, PA 19016 https://www.transunion.com |
|---|--|--|

Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>, by visiting [annualcreditreport.com](https://www.annualcreditreport.com), by calling **+1.877.322.8228**, or by mail to: Federal Trade Commission Consumer Response, 600 Pennsylvania Avenue, Washington, DC 20580.

For More Information

If you have any questions, please call us Monday through Friday 8:00am-8:00pm EST or Saturday 8:00am-4:30pm EST at **[phone number]**. Again, we apologize for any concern or inconvenience this may cause. We're committed to delivering a legendary Customer experience and truly appreciate the opportunity to regain your trust. Thank you for your patience and understanding.

Sincerely,



Christopher K. Fred, EVP
US Credit Cards and Unsecured Lending

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Your complimentary two-year Fraud-Defender membership includes:

- Continuous monitoring of your TransUnion credit file with a daily alert of any changes or new items added to your credit file.
- Internet monitoring with daily alerts if your personal information is found to be 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, if needed.

Complete instructions for activating your free services:

1. Visit tdbank.merchantsinfo.com and click on the “Activate Now” button
2. Enter this complimentary enrollment code when prompted to “Enter Your Certificate Code”:

[Code]
3. Follow the instructions on each page to complete your enrollment and identity authentication.
4. For help with enrollment or questions about this product, please call Merchants Information Solutions at 1-800-366-6573. Normal business hours are Monday – Friday 8:00 AM EST to 7:00 PM EST.

Please take advantage of this complimentary offer by **MMDDYYYY**.

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Federal Fair Credit Reporting Act Rights:

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

IF YOU ARE A MARYLAND RESIDENT:

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

IF YOU ARE A NORTH CAROLINA RESIDENT:

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.gov>

IF YOU ARE A NEW YORK RESIDENT:

For more information on identity theft, you can visit the following websites:

New York Department of State Division of Consumer Protection: <http://www.dos.ny.gov/consumerprotection>
NYS Attorney General at: <http://www.ag.ny.gov/home.html>

IF YOU ARE A RHODE ISLAND RESIDENT

Based on our internal investigation to date, 2 Rhode Island individuals were affected. You have the right to file or obtain a police report regarding this incident. You may also obtain information about preventing identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

Rhode Island Office of the Attorney General
150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>

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IF YOU ARE A MASSACHUSETTS RESIDENT

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

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Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

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The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.