



Date

Customer Name
Address 1
Address 2
City, ST ZIP

Dear [Customer Name],

We are writing to let you know about an incident involving your personal information. You are receiving this letter either because you are (or were) a customer of TD Bank, or because you or another person or account holder provided TD Bank with your personal information. For example, you may be a relative, dependent, beneficiary, guarantor or otherwise connected to a current or former account holder.

Important news about your personal information

We want to inform you that some of your personal information was included on two backup tapes that we intended to courier between two of our locations in March, 2012. The tapes have been missing since then, and we have been unable to locate them despite our continued efforts. We have reconstructed the data on the tapes and determined that they may have included your name, address, or Social Security number, as well as your account, debit or credit card number.

We want to let you know we are not aware of any misuse of your personal information. We realize we are sending this letter nearly twelve months after the tapes went missing and we sincerely apologize. This isolated incident has been the subject of a lengthy and extensive internal investigation by our security teams. We dedicated substantial internal and external resources attempting to locate the tapes and reconstructing massive amounts of data to identify and locate persons linked to these tapes. We also notified law enforcement and we enhanced our processes to safeguard against this happening again.

We're sending you this letter today so you can take appropriate steps to protect your personal information. While we are not aware of any misuse of your personal information, we want to support you and provide the following information about how to protect yourself.

Enroll in FREE credit monitoring service for 12 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 would like to offer you a one year subscription to ITAC Sentinel® Plus, a credit monitoring and identity theft protection service. ITAC Sentinel® Plus provides monitoring of credit data and personal data such as Social Security numbers, bank accounts, and credit card accounts, on Web sites known to be frequented by identity thieves. Please see the back of this letter for instructions on how to enroll. This credit monitoring offer is only available to consumers 18 years of age and older. Using the information within this letter, enroll by calling 1-888-314-2168.

Transfer funds to a new account at TD Bank

If you want added protection for your money at TD Bank and would like to open new account(s), we will make it as easy as possible for you to do so. Please visit tdbank.com, stop by one of our Stores or contact us at 1-866-355-9870 and we will cover 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

- Remain vigilant about your personal information, particularly over the next 12 to 24 months.
- Carefully review monthly account statements and your free credit reports. See below as to how to obtain a free copy of your credit report.
- 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-FTCHELP (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, including obtaining a free copy of your credit report, 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.

We know this is difficult news to hear and we sincerely regret any concern this may cause you. At TD Bank, protecting our Customers' personal information is a top priority and something we take very seriously. If you have any questions, or if you need additional information or assistance, please call us at 1-866-355-9870.

Sincerely,

Joan B. Quinn
Chief Privacy Officer

ITAC Sentinel® Plus Credit Monitoring Enrollment Instructions

ITAC Sentinel® Plus features include:

- 3-Bureau Credit Report
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- ITAC Victim Assistance®
- Card Theft Protection
- Internet Surveillance
- Credit Education Specialists

If you would like to sign up for the free year of credit monitoring, please do so by August 2013. The monitoring will be active for one year from the date you enroll.

ENROLLMENT PROCEDURE: To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment.

Toll-Free: 1-888-314-2168
Web Site: www.itacsentinel.com/alert
Redemption Code: **XXXXXXXXXXXX**

When you enroll, you will need to provide the following information:

- Mailing Address
- Phone Number
- Social Security Number
- E-mail Address, if applicable
- Redemption Code

**Please note, if you plan on signing up for the complimentary service outlined above we recommend that you don't place a fraud alert until after enrollment because it can delay the receipt of your membership materials*
