



February 25, 2015

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. We're writing today to let you know about a recent incident regarding your personal information.

We recently experienced a privacy issue but we're making things right.

We recently learned that on December 30th, 2014, one of our employees may have improperly obtained your personal information and provided it to a third party not associated with TD Bank. The personal information potentially exposed may have included your name, address, Social Security number and/or account number. We believe this may have been the cause of the recent fraudulent activity on your account.

We realize this is not news you want to hear, and we are truly sorry. Safeguarding your personal information is something we take very seriously. This is an isolated incident that is being addressed through in internal investigation by our corporate security team and we have engaged law enforcement.

To further protect your information, we're also:

- **Offering free credit monitoring service for 24 months at our expense.**
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 the next page.
- **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 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.
- **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).
- **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.
- **Place a free fraud alert 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**; Experian: **1-888-397-3742**; TransUnion Corp: **1-800-888-4213**

Additional information about credit reports and ways to prevent identity theft and fraud is available through the FTC at ftc.gov/bcp/edu/microsites/idtheft, by visiting annualcreditreport.com, or by calling **1-877-322-8228**.

We're here for you.

If you have any questions, please call me at **1-XXX-XXX-XXXX**. You're also welcome to contact our fraud unit at **1-800-893-8554**. 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,

<<Name>>

Senior Vice President

Your complimentary two-year Fraud-Defender membership includes:

- Continuous monitoring of your personal credit file with a daily alert of any changes or new items 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, if needed.

Complete instructions for activating your free services:

1. Visit tdbank.merchantsinfo.com and click on the red "Get Started" button.
2. Enter this complimentary enrollment code in the field labeled "Certificate Code":
[REDACTED]
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**.

Please take advantage of this complimentary offer by August 31st, 2015.