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APR 14 2020
CONSUMER PROTECTION

April 11, 2020

Gordon MacDonald, Esquire
Office of the Attorney General
Consumer Protection and Antitrust Bureau
33 Capitol Street
Concord, New Hampshire 03301

Re: Data Breach Notification

Dear Sir:

TD Bank, N.A. is notifying your office of a privacy event impacting three New Hampshire residents. Our investigation identified three of our customers who are residents of New Hampshire and may have been affected by this incident.

We recently learned that an employee of a vendor TD Bank utilizes may have inappropriately accessed customer information. The personal information which was exposed may have name and account number. This is an isolated incident that is being addressed through an internal investigation by our corporate security team.

We will be notifying our affected customers in writing. In addition, we have offered a new account free of charge, and two years of free credit monitoring. A copy of our customer notification letter is enclosed for your reference. Additionally, the employee in question was terminated

If you need any further information, please contact: N. Patrice Brusko, Director, Chief Privacy Officer, TD Bank, N.A., 9000 Atrium Way, Mount Laurel, NJ 08054 or Patrice.brusko@td.com.

Sincerely,

N. Patrice Brusko
Director, Chief Privacy Officer
TD Bank, N.A.



America's Most Convenient Bank®

Date

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. Unfortunately, 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 engage third party vendors as part of our regular business practice to assist with certain aspects of our business processes. We recently learned that an individual employed by one of these vendors may have improperly obtained and used some of your personal information. This personal information was used to redeem rewards points earned on your TD Bank credit card in an improper manner. The personal information exposed may have included your Name and Account Number.

We realize this is not news you want to hear, and we're truly sorry. Safeguarding your personal information is something we take very seriously. This is an isolated incident and we're taking action to better protect your confidentiality in the future. The aforementioned rewards points have been reinstated to your account and TD Bank has terminated its relationship with the employee in question.

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.
- **Upholding VISA's Zero Liability Policy for credit card holders.**
Under VISA's Zero Liability Policy, you are not responsible for any unauthorized transactions of your TD Visa Debit Card account, as long as you notify us promptly. We will provisionally credit you for losses from the unauthorized card use within five business days of your notification to us of the loss.

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.

(over, please)

- **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 <https://www.consumer.ftc.gov/features/feature-0014-identity-theft> by visiting annualcreditreport.com, or by calling **1-877-322-8228**.

We're here for you.

If you have any questions, please call us anytime at **1-888-561-8861**. 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,

TD Card Services, Customer Support

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 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 button which reads "Sign up takes 3 minutes with Instant Protection"
2. Next, click on the blue "Enroll" button.
3. Enter this complimentary enrollment code in the field labeled "Certificate Code":

XXXXXXXXXX

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

Please take advantage of this complimentary offer by **<<Month XX, 2020>>**.