



October 17, 2013

New Hampshire Department of Justice
Office of the Attorney General
33 Capitol Street
Concord NH 03301

Re: Notification of Potential Security Breach

Dear Sirs/Madams:

We are writing to notify you of an event which may constitute a breach of the security of a system involving 16,995 New Hampshire residents.

We recently learned that one of our vendors experienced a printing issue, resulting in the inadvertent disclosure of our customer's September bank account statements to incorrect recipients. The personal information exposed may have included name, address and account number. This was an isolated incident and, at this time, we have no reason to believe the information is being used for an inappropriate purpose. We have addressed the issue with the vendor and are working with our vendor to make enhancements to ensure this does not happen in the future.

We are notifying our affected customers in writing. In addition, we have offered to transfer the funds in affected accounts to a new account free of charge, and also offered two years of free credit monitoring to customers who qualify for that service (note that the service is not available to minors). A copy of our customer notification letter is enclosed for your reference.

If you need any further information, please contact: Albert M. Raymond, Head of Privacy & Social Media Compliance, TD Bank, N.A., 2059 Springdale Road, Cherry Hill, NJ 08003 or albert.raymond@td.com.

Sincerely,

Albert M. Raymond
Head of Privacy & Social Media Compliance
TD Bank, N.A.



Date

Customer Name

Address 1

Address 2

City, ST ZIP

Dear (Customer Name),

Important news regarding your personal information

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.

We engage third party vendors as part of our regular business practice. We recently learned that one of our vendors experienced a printing issue and portions of your September account statement were included in another TD Bank Customer's account statement. The personal information appearing on the statement may have included your name, address and account number. If you received pages of another individual's account statement, please destroy them or return them to the nearest TD Bank store for shredding.

You will receive your corrected statement in a few days, followed shortly by your next month's statement.

We sincerely apologize for this incident. We take your trust in us seriously, and protecting your personal information is a top priority for us. This was an isolated event and, at this time, we have no reason to believe your information is being used for an inappropriate purpose. We have addressed the issue with the vendor and are working with them to make enhancements to ensure this does not happen in the future.

In light of this incident, we'd like to offer you choices to best protect you and your accounts.

Enroll in free credit monitoring and identity theft 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.

Instructions for activating your services are included at the end of this letter.

Transfer funds to a new account at TD Bank

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 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 1-877-289-2642 and we will cover all expenses associated with this transaction.

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).
- Consider electronic delivery of your statement(s) (e-Statements).
- 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. We strive to provide you with legendary service. If you have any questions, or if you need additional information or assistance, please visit one of our stores or call us at 1-877-289-2642. We are here for you anytime. Or if preferred, you may email your contact information to MichaelTaggart.CustomerAdvocate@td.com and we will contact you. Please include the best time for us to reach you.

Sincerely,

Michael Taggart
Vice President
Customer Advocate

Your complimentary 2-year Fraud-Defendersm 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". XXXXXXXXXX.
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 1-855-364-9976 and a representative will be happy to assist you.

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