



STATE OF NH
DEPT OF JUSTICE
2015 SEP -8 PM 12: 22

September 4, 2015

Joseph Foster, 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 4 New Hampshire residents. Our investigation identified two of our customers who are residents of New Hampshire and may have been affected by this incident.

We recently learned that one of our employees obtained and inappropriately used confidential customer information and provided it to an unauthorized party not associated with TD Bank. The personal information they obtained may have included name, address, and account number of the primary account holders and potentially their secondary signers and/or beneficiaries. This is an isolated incident that is being addressed through an internal investigation by our corporate security team and we have contacted local law enforcement.

We will be notifying our affected customers in writing. In addition, we have offered to transfer the funds in their affected accounts to a new account free of charge, and we will be offering two years of free credit monitoring. 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 U.S. Privacy & Social Media Compliance, TD Bank, N.A., 9000 Atrium Way, Mount Laurel, NJ 08054 or albert.raymond@td.com.

Sincerely,

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



Bank

America's Most Convenient Bank®

Date

Customer Name

Address 1

Address 2

City, ST ZIP

Dear (Customer Name),

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

We recently learned that on (date) one of our employees improperly obtained some of your personal information, which could potentially include personal information from any beneficiaries and/or secondary signers on your account. The potentially exposed personal information includes names, addresses and account numbers. The employee may have provided this information to an unauthorized party not associated with TD Bank

We know this is difficult news to hear and we sincerely regret any concern or inconvenience this may cause you. At TD Bank, protecting our Customers' personal information is our top priority and something we take very seriously. At this time, there is no evidence your data has been misused. This incident is being addressed through an internal investigation by our corporate security team. We have also notified local 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>>
Market President
Retail Banking

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 "Sign up takes 5 minutes, WITH INSTANT PROTECTION" button.
2. Enter this complimentary enrollment code in the field labeled "Certificate Code":
<<XXXXXXXXXX>>
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 Monday – Friday 8:00 AM EST to 8:00 PM EST.

Please take advantage of this complimentary offer by October 1, 2015