



February 11, 2014

Office of the Attorney General
Consumer Protection And Antitrust Bureau
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 674 New Hampshire residents.

As a service provider for the University of New Hampshire, we recently learned that a file containing student names and bank account numbers was inadvertently emailed on January 16th by TD to the University in a way that was inconsistent with our standard protocol. The University employee who received the message immediately notified TD Bank of this error. We have no reason to believe the email was received by anyone other than the intended recipient at the university and we do not believe the financial information of any students is at risk.

We are notifying the affected students and at the request of the University, the notification will be sent electronically. In addition, we have offered two years of free credit monitoring to students 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 U.S. 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 U.S. Privacy & Social Media Compliance
TD Bank, N.A.

Date

Dear Student,

As a service provider for the University of New Hampshire, we at TD Bank take your privacy very seriously. We've been asked by the University to notify you about a recent event involving your personal information.

Important news regarding your personal information

A file containing your name and a bank account number that was registered on your behalf with the University to receive refund transactions was inadvertently emailed on January 16th by TD Bank to the University in a way that was inconsistent with our standard protocol. The University employee who received the message immediately notified TD Bank of this error. We have no reason to believe the email was received by anyone other than the intended recipient at the University and we do not believe your financial information is at risk.

Nevertheless, as a precaution and at the request of the University we are sending you this letter. We sincerely regret any concern or inconvenience this may cause you. The security of personal information is a priority and something we take very seriously at TD Bank, and we have taken steps to remind our employees of our secured mail policies.

FREE credit monitoring service for 24 months

At no expense to you or the University, and in recognition of the concern this incident may cause you, TD Bank offers you 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. Please see details at the end of this email on how to activate this service.

Recommendations to protect you from identity theft

Neither TD Bank nor the University of New Hampshire is 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.
- Talk with your financial institution about establishing a password on your account(s).
- Report any suspicious or unauthorized activity to law enforcement and to the Federal Trade Commission 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 at www.ftc.gov/bcp/edu/microsites/idtheft/, or by calling 1-877-322-8228 or visiting www.annualcreditreport.com.

Once again, we at TD Bank sincerely apologize for any concern this situation may cause you. If you have any specific questions about your bank account, please contact your financial institution directly. If you need additional information or assistance, please contact us at 1-800-893-8554.

Sincerely,

Gregory L. Smith
EVP - Head of Operations
TD Bank

Your complimentary 2-year Fraud-Defender 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://tdbk.merchantsinfo.com/> and click on the red "Get Started" button
2. Enter this complimentary 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 1-800-366-6573 and a representative will be happy to assist you.

Please take advantage of this complimentary offer by August 31st, 2014