



Bank

America's Most Convenient Bank®

June [XX], 2017

Name

Address

City, State Zip

Dear [Name]:

We are writing to notify you that we recently learned that unauthorized individuals may have obtained access to information associated with your TD Bank Visa Gift Card. The privacy and protection of our Customers' information is a matter we take very seriously. We have worked swiftly to resolve this incident, and have taken immediate steps to protect the funds on this gift card by closing it. At this time we believe only your TD Bank Visa Gift Card was impacted and this incident did not impact any other TD Bank cards or accounts.

We recommend that you closely review the information provided in this letter about steps you might consider taking to protect yourself against potential misuse of your information. Due to the inconvenience this may have caused, we have issued you a new TD Bank Visa Gift Card for the original purchase amount, which you will receive in the mail shortly if you have not received it already.

What Happened?

We became aware of an incident in which an unauthorized third party may have obtained access to a small number of TD Bank Visa Gift Card numbers and registration information associated with the gift cards, including yours. Information accessed may include name, address, email, and phone number. The specific gift card associated with your registration information ends in card number **xxxx**.

What Are We Doing to Protect Your Information?

We have taken steps to impose additional gift card security precautions. Your trust is a top priority for TD Bank, and we deeply regret the inconvenience this may have caused.

Steps You Can Take

Although we are confident that our additional security measures have corrected the issue impacting your gift card, we believe it is important to be vigilant to protect against fraud and

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identity theft, by regularly reviewing account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<https://www.identitytheft.gov/>

If you find that your information has been misused, the FTC encourages you to file a complaint with the Commission and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently; and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you should request that the credit reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major credit reporting bureaus to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on Your Credit Report File

In addition, you may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days.

Also, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. The credit reporting agencies have three (3) business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

You may contact the nationwide credit reporting agencies at:

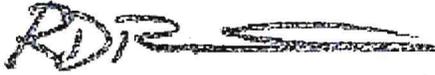
Equifax
P.O. Box 105788
Atlanta, GA 30348
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com

Again, we apologize for any inconvenience this may have caused. If you have any questions please do not hesitate to contact us at 1-888-294-2249.

Sincerely,



Dean Rowley

SVP, Head of Payment Products

IF YOU ARE AN IOWA RESIDENT:

You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5926
www.iowaattorneygeneral.gov

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IF YOU ARE A MARYLAND RESIDENT:

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(410) 576-6574
www.oag.state.md.us

IF YOU ARE A NORTH CAROLINA RESIDENT:

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General Roy Cooper
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.gov>

IF YOU ARE AN OREGON RESIDENT:

You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-4400
<http://www.doj.state.or.us/>



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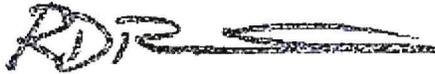
Equifax
P.O. Box 105788
Atlanta, GA 30348
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com

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You may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached at:

Oregon Department of Justice
1162 Court Street NE
Salem, OR 97301-4096
(503) 378-4400
<http://www.doj.state.or.us/>