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**Bank**

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 an incident we recently became aware of regarding your personal information.

We recently learned of a privacy issue but we're making things right.

We recently learned that one of our employees improperly obtained and used some of your personal information. The personal information may have included your name, address, date of birth, social security number, transactional information, and account number. We believe this was the cause of the fraudulent activity on your account.

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 that is being addressed through an internal investigation by our corporate security team and local law enforcement. We have reimbursed your account and we are taking action to better protect your confidentiality in the future.

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 <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 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 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 MMDDYYYY.

Your Rights Under Massachusetts Law

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze Fraud Victim Assistance Dept. P.O. Box 6790 Fullerton, CA 92834
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.