1/20/2025

Office of the Attorney General
Center Consumer Protection Division
NW 200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

Pursuant to Section 14-3501 et seq. of the Common Law of Maryland, we are writing to notify you of an event in which a third party or parties may have obtained unauthorized access to personal information involving (1) Maryland resident.

We recently learned that between November 2023 and August 2024 one of our employees improperly accessed some of the personal information of a Maryland resident. The personal information which was obtained may have included (name, address, phone number, date of birth, social security number, account number, debit card number, and transactional data.).

We have notified our affected customers both by telephone and in writing. In addition, we have offered two years of free credit monitoring. A copy of our customer notification letter is enclosed for your reference.

This notice is being provided to the Center Consumer Protection Division of the Maryland Attorney General's Office. If you need any further information, please contact Stephanie Price, Head of US Privacy, TD Bank, N.A., 9000 Atrium Way, Mount Laurel, NJ 08054 or Stephanie.Price2@td.com.

Sincerely,

Stephanie Price

Stephanie Price
Head of US Privacy
TD Bank, N.A.

** SAMPLE CUSTOMER NOTIFICATION LETTER SENT TO 1 IMPACTED RESIDENT**

TD Bank
America's Most Convenient Bank®

Notice of Data Breach

[Date]

[Name]
[Address]
[Address]

Dear [First Name]

We value your privacy and make every effort to keep your customer information safe. Unfortunately, we're writing today to let you know about a recent incident regarding your personal information.

What Happened?

We recently discovered that between November 2023 and August 2024 one of our employees improperly accessed some of your personal information. We believe this was the cause of the fraudulent activity on your account(s). 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.

What Information Was Involved?

The personal information that may have been included was your name, address, phone number, date of birth, social security number, account number, debit card number, and transactional data.

What Are We Doing?

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

We Are Offering You Additional Safeguards

- 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 page 3.
- 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.

What You Can Do

Here's what you can do to protect yourself from identity theft and fraud:

- **Remain vigilant** for incidents of fraud, identity theft, and errors by regularly reviewing your account statements for any unauthorized activity and monitoring free credit reports over the next twelve to twenty-four months.

**** SAMPLE CUSTOMER NOTIFICATION LETTER SENT TO 1 IMPACTED RESIDENT****

- **Establish a password** on your account(s). Also, routinely change online account passwords and security questions here at TD Bank and other companies.
- **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).
- **Notify us immediately** of any suspicious activity or suspected identity theft at 1-800-893-8554.
- **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. You may also have information relating to fraudulent transactions deleted from your credit report.
- **Place a free fraud alert or security freeze 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** P.O. Box 740241 Atlanta, GA 30374-0241 https://www.equifax.com/personal	Experian **1-888-397-3742** P.O. Box 2104 Allen, TX 75013-0949 https://www.experian.com	TransUnion Corp **1-800-888-4213** P.O. Box 2000 Chester, PA 19016 https://www.transunion.com

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, by calling 1-877-322-8228,** or by mail to: Federal Trade Commission Consumer Response, 600 Pennsylvania Avenue, Washington, DC 20580.

For More Information

If you have any questions, please call us anytime at [phone number]. You're also welcome to contact our fraud unit at [phone number]. 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,

[Market President Name]
Market President of Retail

**** SAMPLE CUSTOMER NOTIFICATION LETTER SENT TO 1 IMPACTED RESIDENT****

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.
- Dark web monitoring with daily alerts if your personal information is found in high-risk areas of the Internet, including illicit markets and criminal forums. You may register up to 100 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 "Activate Now" button
2. Enter this complimentary enrollment code when prompted to "Enter Your Certificate Code":

   [Code]

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 are Monday – Friday 8:00 AM EST to 7:00 PM EST.

Please take advantage of this complimentary offer by MMDDYYYY.

Federal Fair Credit Reporting Act Rights:

The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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
(888) 743-0023
www.oag.state.md.us