

[Date]

[Name]

[Address]

[Address]

Dear [First Name]

## Notice of Data Breach

We are writing to inform you about a recent security incident by NCB Management Services, Inc. ("NCB"), a TD Bank vendor. NCB is a national accounts receivable management company that provides debt collection services to many companies, including TD Bank.

NCB's investigation of the incident has determined that personal information associated with certain closed TD Bank credit card accounts and loans may have been compromised by an unauthorized party. To date, we are not aware of any misuse of your information as a result of this incident.

TD Bank's internal systems were not impacted by this event at NCB. However, our shared priority is to protect the security of your personal and account information, which is why we are notifying you about the security incident at NCB and providing tools that you can use to help protect against possible identity theft or fraud.

### What Happened?

NCB discovered on Feb. 4, 2023 that an unauthorized party gained access to its systems on Feb. 1, 2023. NCB took action to eliminate the threat and safeguard its systems. NCB informed TD Bank on Apr 14, 2023 that information connected to your closed TD Bank account may have been accessed by the unauthorized party. The unauthorized activity on NCB's systems has been stopped, and NCB has obtained assurances that the third party no longer has any of the information on its systems.

### What Information Was Involved?

According to our records, the information potentially accessed in this NCB incident was related to your closed account and may have included your name, address, account number, date of birth and social security number. We are not aware of any use or distribution of the potentially accessed information.

### What We Are Doing?

We are notifying you so you can protect your personal and account information. NCB has implemented a number of additional security measures to harden its network and increase its ability to monitor and detect any threats. NCB is also conducting additional training of its workforce on data security. NCB has notified and is cooperating with federal law enforcement authorities.

### We Are Offering You Additional Safeguards

- TD Bank is providing you a complimentary two-year membership to Fraud-Defender, provided by Merchants Information Solutions. This 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 below.

## 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.
- **Establish a unique 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).
- **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 <b>1-800-525-6285</b> P.O. Box 740241 Atlanta, GA 30374-0241 <a href="https://www.equifax.com/personal">https://www.equifax.com/personal</a>	Experian <b>1-888-397-3742</b> P.O. Box 2104 Allen, TX 75013-0949 <a href="https://www.experian.com">https://www.experian.com</a>	TransUnion Corp <b>1-800-888-4213</b> P.O. Box 2000 Chester, PA 19016 <a href="https://www.transunion.com">https://www.transunion.com</a>
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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](https://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

NCB is no longer servicing your closed account. Should you have any questions regarding this incident, please contact TD Bank at [number]. Again, we regret that this incident occurred and that it may have compromised your personal and account information.

Sincerely,

NCB Management Services, Inc.  
1 Allied Drive, Trevose, PA 19053-6945

**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 “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 **[Date]**.

**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](http://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 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) 281-5164  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**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](http://www.oag.state.md.us)

**IF YOU ARE A NEW MEXICO RESIDENT:**

You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

**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 Josh Stein  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
<http://www.ncdoj.gov>

**IF YOU ARE A NEW YORK RESIDENT:**

For more information on identity theft, you can visit the following websites:

New York Department of State Division of Consumer Protection: <http://www.dos.ny.gov/consumerprotection>

NYS Attorney General at: <http://www.ag.ny.gov/home.html>

**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/>

**IF YOU ARE A RHODE ISLAND RESIDENT**

Based on our internal investigation to date, XX Rhode Island individuals were affected. You have the right to file or obtain a police report regarding this incident. You may also obtain information about preventing identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

Rhode Island Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>

**IF YOU ARE A MASSACHUSETTS RESIDENT**

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.

You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

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Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.