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| FACTS | WHAT DOES TD BANK, N.A. (“TD BANK”) DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR TD RETAIL CARD SERVICES ACCOUNT OR RETAIL CARD SERVICES FIT LOAN? |
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and income • Account balances and payment history • Credit history and credit scores |
| How? | All financial companies need to share Customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customers’ personal information; the reasons that TD Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information. | Does TD Bank share? | Can you limit this sharing? |
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| For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes —to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates’ everyday business purposes —information about your transactions and experiences | Yes | No |
| For our affiliates’ everyday business purposes —information about your creditworthiness | No | We Don’t Share, Unless You Provide Consent |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

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| To limit our sharing | <ul style="list-style-type: none"> • Call 1-800-252-2551 • Mail the form below <p>Please note: If you are a new Customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our Customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.</p> |
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| Questions? | Call toll-free at 1-800-252-2551 |
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Mail-in Form

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Please Print

Name: _____

Retailer Name and Account ID # (last 4 digits): _____

Retailer Name and Account ID # (last 4 digits): _____

Address: _____

Address: _____

City/State/Zip Code: _____ Phone Number: _____

Signature: _____ Date: _____

Return completed form to: Customer Service, P.O. Box 100114, Columbia, SC 29202-3114

Who we are

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| Who is providing this notice? | This notice is provided by TD Bank, N.A. solely with respect to your TD Retail Card Services Account or TD FIT Loan issued by TD Bank and does not apply to any other accounts you have with TD Bank or its affiliates. |
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What we do

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| How does TD Bank protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does TD Bank collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or give us your contact information • Pay your bills or apply for a loan • Use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>TD Bank's affiliates include those companies that control, are controlled by or are under common control with TD Bank US Holding Company or The Toronto-Dominion Bank such as other banks, financial companies, registered broker dealers, investment advisors, and insurance agencies.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with may include vendors of products and services that you have purchased, or that we believe will be of interest to you, financial service providers or non-profit organizations. For example, the merchant that accepts your TD Retail Card Services Account or Retail Card Services FIT Loan for the purchase of products is not an affiliate of TD Bank.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include other banks, financial companies, registered broker dealers, investment advisors or insurance companies.</i> |

Other important information

If you recently moved or changed your contact information, we encourage you to contact us to update your information.

California and Vermont Residents: We only share information with third parties as permitted by law.

This privacy notice applies to TD Retail Card Services Accounts or your Retail Card Services TD FIT Loan issued by TD Bank, N.A.

This privacy notice applies to consumers and not to business entities or business transactions. The notice does not constitute a contract, nor does it modify or amend any agreement we have with you.

