



Two Portland Square
ME089-33
Portland, ME 04112
TD Banknorth.com

November 26, 2008

VIA OVERNIGHT MAIL &
REGULAR MAIL

Office of Attorney General Martha Coakley
One Ashburton Place
Boston, MA 02108

Office of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

Dear Sir or Madam:

TD Banknorth, N.A. is notifying your office of a security breach involving TD Banknorth customers and Massachusetts residents. It has been determined that an estimated 3,235 customers were possibly affected by this incident. Of that number, approximately three (3) are Massachusetts residents.

On Monday, October 27, 2008, equipment containing such customer information as names, addresses, birthdates, Social Security Numbers, account numbers and balances, was removed without authorization from two TD Banknorth branches that were consolidating into TD Bank Stores in Hillsdale and Park Ridge, New Jersey.

TD Banknorth will be sending notices to all affected customers on November 26, 2008. Copies of the notices are enclosed with this correspondence. Please contact us with any questions. Thank you for your attention to this matter.

Very truly yours,
TD Banknorth, N.A.

Michael J. O'Connor
Vice President



November 26, 2008

6783-RET-000000
John Q. Smith
123 Any Street
Any Town, US 12345-6789



Dear John Q. Smith,

At TD Banknorth, we are committed to keeping you informed about your accounts and relationship with us. We are writing today to inform you about an incident regarding computer equipment at two TD Banknorth branches.

Important information about your account.

On October 27, 2008, computer equipment was removed without authorization from TD Banknorth branches located at 321 Broadway, Broadway Plaza, Hillsdale, New Jersey and 165 Kinderkamack Avenue, Park Ridge, New Jersey. This equipment contained information that may have included your name, account number and account balance.

We know this is difficult news to hear and we sincerely regret any concern this may cause you. At TD Banknorth, protecting our customers' personal information is a priority and something we take very seriously. This was an isolated incident that is being addressed through an internal investigation by our corporate security team and notification to federal and state law enforcement.

Enroll in FREE credit monitoring service for 12 months.

To increase your security and peace of mind, we will offer you 12 months of credit monitoring service, at our expense, through Equifax Personal Solutions. This service will help you protect your identity and your credit information. Please see the enclosed insert for instructions on how to enroll.

Recommendations to protect you from identity theft.

We are not currently aware of any misuse of your information, but suggest that you take these steps to protect yourself.

- Remain vigilant about your personal information, particularly over the next 12 to 24 months.
- Carefully review monthly account statements and your credit report annually.
- Notify us immediately of any suspicious activity or suspected identity theft.
- Report any suspicious or unauthorized activity to law enforcement and to the FTC at 877-FTC-HELP (877-382-4357).
- Place a fraud alert on your credit file, which tells creditors to contact you before they open any new accounts or change your existing accounts. You can contact the credit reporting agencies directly at:

Equifax: 877-478-7625
Experian: 888-397-3742
TransUnion Corp.: 800-680-7289

You can get a free copy of your credit report by calling 877-322-8228 or visiting www.annualcreditreport.com. More information about free annual credit reports and guidance on steps you can take to prevent identity theft is available through the Federal Trade Commission (FTC), at www.ftc.gov/bcp/edu/microsites/idtheft.

Once again, we sincerely regret any inconvenience and concern this situation may cause you. If you have any questions, or if you need additional information or assistance, please call us at 800-235-8472.

Sincerely,

Anthony LaFozzetta
Executive Vice President, Mid-Atlantic Retail Division