



January 29, 2008

Dear Sir/Madam:

In a letter dated January 22, 2008 we provided notice to you pursuant to your state security breach notification law. As part of that notification we included a copy of the letter that was being sent to impacted residents of your state. It has come to our attention that we may have inadvertently attached a letter intended for residents of another state.

To avoid any confusion we are resending both our original notice to you and a copy of the letter that was sent to residents of your state.

We apologize for any confusion this may have caused. If you have questions please contact me using the information provided on the attached letter.

Robert M. Barnhart
Vice President
Target Financial Services



TARGET

January 22, 2008

Via Fax and First-Class Mail

Office of the Attorney General
Attention: Christopher Barry-Smith
Chief Consumer Protection Division
One Ashburton Place
Boston, MA 02108
Fax: 617-727-3265

Re: Notification Pursuant to Massachusetts Gen. Laws Ann. Ch. 93H, § 3

Dear Sir/Madam:

I write on behalf of Target to provide notice pursuant to Massachusetts Gen. Laws Ann. Ch 93H, § 3. Target is a Minnesota corporation with its principal place of business in Minneapolis, Minnesota.

Recently, the Target Fraud Prevention team became aware of suspicious activity on some Target Visa accounts. The suspicious activity was tied back to employees of a company that provides call center support services to Target National Bank, the issuer of the Target Visa credit card. To assist accountholders with their questions, employees of the call center have access to information about Target Visa accounts in the course of their normal job duties.

Based on Target's investigation into the incident, we have determined that three employees of the call center accessed information about certain Target Visa accounts. Subsequently, these employees used some of the account information to place fraudulent charges on Target Visa accounts. The three employees involved in this incident have been terminated by the call center.

This incident may have involved Target Visa account information, including name, address, account number, social security number and telephone number.

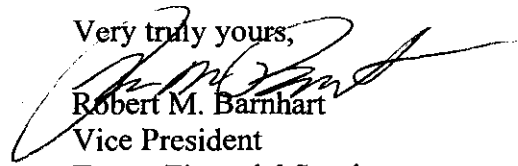
Target National Bank has renumbered all Target Visa accounts that appear to have experienced fraudulent activity as a result of this incident. Fraudulent charges identified on these accounts have been removed. As a precaution, Target also is renumbering those accounts that have experienced the same pattern of access even though no fraudulent activity has been identified.

On January 23, 2008, Target is mailing letters to the affected Massachusetts

residents advising them of this security incident (see attached). Currently, Target is estimating that there are approximately 16 affected Massachusetts residents. The letter explains that a security incident has occurred, it provides a description of the information that was lost and specifies which type of the resident's private information was lost. It also advises the resident that Target is providing, at no charge, a credit monitoring and identify theft recovery program through a one-year paid subscription to Experian's Triple Advantage Monitoring. The letter also provides contact information for Target including a toll-free telephone number. Finally, it provides the resident with information about obtaining a police report, requesting a security freeze, and fees required to be paid to the consumer reporting agencies.

If you have questions regarding this incident, please feel free to contact me.

Very truly yours,



Robert M. Barnhart

Vice President

Target Financial Services



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Page 1 of 3

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TARGET TEST
1645 OLEANDER DR
YUBA CITY, CA 95991-7307

January 16, 2008

Dear Target Test,

We value the relationship we have with you and the trust you have in us. Unfortunately, I am writing to let you know about an incident that may have involved the compromise of some of your Target Visa account information, including name, address, account number, social security number and telephone number.

We take the protection of our guests' personal information seriously. We are very sorry this incident occurred.

Upon becoming aware of this incident we immediately launched an investigation. Based on the results of that investigation Target National Bank, which issues your Target Visa account, took immediate action and renumbered all Target Visa accounts that appear to have experienced fraudulent activity as a result of this incident. Fraudulent charges identified on these accounts have been removed. If yours is one of these accounts, we have already contacted you.

As a precaution, we will also be renumbering those accounts that have experienced the same pattern of access even though no fraudulent activity has been identified. If yours is one of these accounts, we will be renumbering your account and issuing new card(s) for every card holder on your account. Your old card(s) will be turned off, so it's important that you activate your new card(s) right away. (This does not apply to you if we have previously contacted you and your cards have already been reissued.)

Here is what you will need to do when you receive your new cards:

- Call to activate your new card(s) by calling the number on the activation sticker. Your old card will no longer be active when the new card is sent out.
- Since your card number and expiration date are changing, notify any services you have set up with automatic payments.
- As always, review your next statement or check recent account activity online at <https://tvam.target.com> to look for any unidentified transactions.

As a precaution, we are also making a credit monitoring product available to you, free of charge. This product is a one year paid subscription to ConsumerInfo.com, Inc.'s Triple AdvantageSM Premium Credit Monitoring. This membership will give you the ability to monitor your reports from all three national credit bureaus for any new or unauthorized accounts established in your name. To sign up for this membership, please call 1-866-252-0121. You will need to provide the 6 digit activation code at the bottom of this letter. The representative will provide you with an access code needed on the sign up page <http://partner.consumerinfo.com/target>. This code will be valid for 90 days from 01/30/08.

Target National Bank
3901 West 53rd Street, Sioux Falls, SD 57106-4216

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Under Massachusetts law, residents are entitled to request a police report. In addition, you can place a security freeze on your credit report, which prohibits a credit reporting agency from releasing any information from your credit report without written authorization.

You should be aware, however, 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 a security freeze. In all other cases, a credit reporting agency may charge up to \$5 (plus tax) each to place a security freeze.

To place a security freeze:

- Send a written request to each of the credit bureaus by regular, certified or overnight mail (see addresses below) and include name, address, date of birth, social security number, and credit card number and expiration date for payment, if applicable. Please reference the following websites for the three credit bureaus for their specific requirements to place a security freeze:

Equifax Security Freeze

P.O. Box 105788
 Atlanta, Georgia 30348
www.equifax.com (search "security freeze" for details)

Experian Security Freeze

P.O. Box 9554
 Allen, Texas 75013
www.experian.com (search "security freeze" for details)

TransUnion Security Freeze

P.O. Box 6790
 Fullerton, California 92834
www.transunion.com (click on "security freeze" link on home page for details)

Finally, we suggest that you consider taking the steps outlined on page 3 of this letter to reduce any potential harm from fraud or identity theft.

We are very sorry this incident occurred, and we deeply regret any inconvenience or worry this may cause you. If you have any questions, please call us at 1-866-225-7040. Representatives will be available seven days a week from 8:00am to 10:00pm (CST) to respond to your questions.

Sincerely,

Robert M. Barnhart
 Vice President
 Target Financial Services

Acct ID: 00000046797

Target National Bank
 3901 West 53rd Street, Sioux Falls, SD 57108-4216



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Help Keep Your Information Safe

We urge you to remain vigilant for incidents of fraud and identity theft. It is important that you regularly review your account statements and monitor free credit reports. Here's how you can do that:

- **Check Your Statement:** Review your account statements and immediately report any suspicious activity.
- **Consider a Fraud Alert:** A fraud alert helps put your creditors on notice that you may be a victim of fraud. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. You can place a fraud alert on your accounts by contacting one of the three nationwide consumer reporting companies.

Equifax	800-525-6285	equifax.com
Experian	888-397-3742	experian.com
TransUnion	800-680-7289	transunion.com

- **Review Your Credit Reports:** You are entitled to one free credit report every year. Review your credit report annually. You can ask to have fraudulent transactions deleted. Simply contact one of three nationwide consumer reporting companies.
- **Review the FTC Information:** The Federal Trade Commission provides guidance regarding steps a person can take to protect against identity theft. Review that information at ftc.gov. You can contact the FTC at

Online	ftc.gov/idtheft
Phone	877-4D-THEFT (438-4338) or TTY 866-653-4281
Address	Federal Trade Commission 600 Pennsylvania Avenue NW Washington D.C. 20580

- **Report Suspected Identity Theft:** Report suspected identity theft to law enforcement, as well as the Federal Trade Commission. If you file a police report you have a right to receive a copy.
- **Be cautious about giving out personal information over the Internet or the telephone:** Only give information to known or well-established websites. Many people find that their information has been stolen after they respond to an email or phone call requesting personal information.

Additional tips to protect your identity can be found at Target.com. Click on [redcards/benefits/protect your identity](#).

Target National Bank
3901 West 53rd Street, Sioux Falls, SD 57106-4216



January 22, 2008

Via Fax and First-Class Mail

Office of the Attorney General
Attention: Christopher Barry-Smith
Chief Consumer Protection Division
One Ashburton Place
Boston, MA 02108
Fax: 617-727-3265

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- Since your card number and expiration date are changing, notify any services you have set up with automatic payments.
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Sincerely,

Robert M. Barnhart
Vice President
Target Financial Services

Acct ID: 00000046797

Target National Bank
3901 West 53rd Street, Sioux Falls, SD 57106-4218

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Help Keep Your Information Safe

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Additional tips to protect your identity can be found at Target.com. Click on [redcards/benefits/protect your identity](#).


- **MARYLAND Residents:** For additional information about steps you can take to avoid identity theft contact the Maryland Attorney General.
Office of the Attorney General
200 St. Paul Place, Baltimore, MD 21202
(410) 576-6300 or 1-888-743-0023 toll-free in Maryland
consumer@oag.state.md.us
- **CALIFORNIA Residents:** For additional information you may contact:
California Office of Privacy Protection:
1625 North Market Blvd, Suite N324, Sacramento, CA 95834
1-866-785-9663
privacy@dca.ca.gov

Target National Bank
3901 West 53rd Street, Sioux Falls, SD 57106-4216

residents advising them of this security incident (see attached). Currently, Target is estimating that there are approximately 16 affected Massachusetts residents. The letter explains that a security incident has occurred, it provides a description of the information that was lost and specifies which type of the resident's private information was lost. It also advises the resident that Target is providing, at no charge, a credit monitoring and identify theft recovery program through a one-year paid subscription to Experian's Triple Advantage Monitoring. The letter also provides contact information for Target including a toll-free telephone number. Finally, it provides the resident with information about obtaining a police report, requesting a security freeze, and fees required to be paid to the consumer reporting agencies.

If you have questions regarding this incident, please feel free to contact me.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Robert Barnhart', written over a horizontal line.

Robert Barnhart
Vice President, Risk Management
Target Financial Services
612-307-6263
rob.barnhart@target.com