

<b>FACTS</b>	<b>WHAT DOES TD BANK USA, N.A. ("TD BANK") DO WITH YOUR TARGET CREDIT CARD PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>- Social Security number and income</li> <li>- account balances and payment history</li> <li>- credit history and credit scores</li> <li>- account transactions</li> </ul>
<b>How?</b>	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 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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share unless you provide consent
<b>For our affiliates to market to you</b>	No	We don't share unless you provide consent
<b>For non-affiliates, other than Target, to market to you</b>	Yes	Yes
<b>For Target to market to you. Note: Target is a non-affiliate of TD Bank</b>	Yes	Yes

<b>To limit our sharing</b>	- Call toll-free at 1-800-462-8731. Our menu will prompt you through your choice(s). - Mail the form below.  <b>Please note:</b> If you are a <b>new</b> customer, we can begin sharing your information 40 days from the date we send this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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<b>Questions?</b>	Call toll-free at 1-800-424-6888
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<b>Mail-in Form</b>	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share my personal information with non-affiliates, other than Target, to market their products and services to me	
<input type="checkbox"/> Do not share my personal information with Target to market their products and services to me†	
†This opt out choice does not mean you will stop receiving marketing from Target. If you want to opt out of receiving direct mail, telemarketing, or email marketing from Target, please call 1-800-440-0680.	
Name: _____	<b>Mail to:</b> <b>TD Bank, USA, N.A.</b> <b>Attn: Target Card Services</b> <b>P.O. Box 1331</b> <b>Minneapolis, MN 55440-1331</b>
Account ID #: _____	
Address 1: _____	
Address 2: _____	
City, State, ZIP: _____	
Phone Number: _____	

Who we are	
Who is providing this notice?	This notice is provided by TD Bank solely with respect to your Target Card. This notice applies only to your Target Card account issued by TD Bank and does not apply to any other accounts you have with TD Bank or its affiliates.
What we do	
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"> <li>- open an account or give us your contact information</li> <li>- use your credit card</li> <li>- provide account information</li> <li>- pay us by check</li> </ul> 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"> <li>- sharing for affiliates' everyday business purposes—information about your creditworthiness <ul style="list-style-type: none"> <li>• <i>TD Bank does not share this type of information with its affiliates unless you provide consent</i></li> </ul> </li> <li>- affiliates from using your information to market to you <ul style="list-style-type: none"> <li>• <i>TD Bank does not share information for its affiliates to market to you unless you provide consent</i></li> </ul> </li> <li>- sharing for non-affiliates to market to you</li> </ul> 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	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <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.</i></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>Non-affiliates 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.</i></li> <li>- <i>For example, Target is a non-affiliate of TD Bank.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners may include other banks, investment firms or insurance companies.</i></li> </ul>
Other important information	
<p>Please keep in mind that we share information about you with Target for use in connection with the Target Credit Card program and as otherwise permitted by law. They may use this information to maintain and service your account, create and update their records, to answer questions about your account and perform other Target Credit Card program functions or for other purposes permitted by law. Federal law does not give you the right to limit such sharing. Target, or its affiliates, may also use the information we share to provide you with marketing offers. You can limit this type of sharing, as described on page 1 of this notice. We can change our privacy notice at any time and will let you know if we do if/as required by applicable law.</p> <p><b>California and Vermont Residents:</b> We only share information with third parties as permitted by your state's law.</p>	