

Nordstrom Debit Card Privacy Notice

FACTS

WHAT DOES TD BANK USA, N.A. DO WITH YOUR PERSONAL INFORMATION?

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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and payment history • transaction history and credit history
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 TD Bank USA, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TD Bank USA, N.A. share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, detect and prevent fraud (including sharing your wireless device information with service providers for this purpose), 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	No	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' marketing and 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
For nonaffiliates to market to you	No	We don't share

Questions?

Call us toll-free at **1.800.264.6260**

What we do

How does TD Bank USA, N.A. 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 USA, N.A. collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your income information
- pay your bills or pay us by check
- use your debit 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

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you, subject to applicable law (please see nordstrom.com/privacy for additional information)
- 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

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *TD Bank USA, N.A.'s affiliates include those companies that control, are controlled by or under common control with TD Bank US Holding Company.*
- *Nordstrom's affiliates include those companies that control, are controlled by or under common control with Nordstrom, Inc., including Nordstrom stores and website.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *TD Bank USA, N.A. does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *TD Bank USA, N.A. does not jointly market.*

Other important information

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