FACTS	WHAT DO THE TD BANK COMPANIES 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 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: • 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 the TD Bank Companies choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do the TD Bank Companies share?	Can you limit this sharing?
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	No	We Don't Share

To limit our sharing	Call us as follows: TD Bank: **1-888-937-1050** TD Auto Finance, a division of TD Bank: **1-888-837-2115** 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.

Questions?	Call TD Bank: **1-888-937-1050** or go to **tdbank.com/Privacy** TD Auto Finance, a division of TD Bank: **1-888-837-2115**

TD Bank

Who we are	
Who is providing this notice?	This privacy notice applies to the entities within the TD Bank US Holding Company family which are listed below (collectively the "TD Bank Companies") to the extent that they do not have their own privacy notices.

What we do	
How do the TD Bank Companies 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 do the TD Bank Companies collect my personal information?	We collect your personal information, for example, when you: • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or 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 • 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 choice to limit marketing offers from our affiliates will apply only to you, unless you tell us to apply it to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include those companies that control, are controlled by or 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.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *The TD Bank Companies do 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. • *Our joint marketing partners include companies that offer products and services such as credit cards, credit insurance and vehicle financing.*

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 the law of your state.

This privacy notice applies to the following TD Bank Companies, to the extent that they do not have their own privacy notices:

TD Bank USA, N.A.

TD Bank, N.A.

TD Bank, N.A. Subsidiaries
TD Private Client Wealth LLC
TD Wealth Management Services Inc.

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.