



News Release

TD Insurance Helps Customers Stay a Step Ahead of Identity Theft

CHERRY HILL, N.J., and PORTLAND, Maine – October 18, 2011 – TD Insurance, Inc., one of the 10 largest bank-owned insurance agency and brokerage firms in the U.S., and TD Bank, America's Most Convenient Bank[®], are making it easier for consumers to monitor their accounts and protect themselves from identity theft with ITAC Sentinel[®] Plus.

Features of the program include:

- Credit monitoring and alert notifications from Equifax[®], Experian[®], & TransUnion[®] credit bureaus
- Daily Internet surveillance of credit and debit card accounts and activity with customers' Social Security number
- Guidance to help replace or place a hold on lost or stolen cards
- Quarterly credit updates
- Access to online credit education tools
- Unlimited access to Service Education Specialists
- ITAC Victim Assistance[®]
- \$20,000 identity theft insurance (with \$0 deductible)

ITAC Sentinel Plus, available for \$12.99 a month, is ideal for people with multiple financial accounts, those looking to make a major purchase, or anyone who wants all-inclusive fraud protection. It takes the guesswork out of preventing identity theft and fraud by monitoring customers' credit on a daily basis and providing email alerts when certain activity is detected. Consumers can visit www.tdbank.com/protect or call 866-309-4424 to enroll in the program.

Last year, 8.1 million adults – or 1 out of 10 U.S. consumers – fell victim to identity fraud, according to a recent Javelin Strategy & Research Identity Fraud Survey. TD Insurance and TD Bank are offering ITAC Sentinel Plus as an easy and convenient way for customers to prevent the hassles and headache of identity theft. ITAC Sentinel Plus is provided by ITAC, the Identity Theft Assistance Center, a non-profit coalition of financial services companies united in their commitment to protect consumers from identity theft.

“Identity theft can happen to anyone at anytime. The longer it goes undetected, the more money you stand to lose, and the more time it takes to fix,” said Marco Fortier, Senior Vice President, Personal Lines, TD Insurance. “ITAC Sentinel Plus can help you expose a potential theft or fraud sooner and save you the headache of losing money, or having to close and re-open accounts.”

With the rise of identity theft, Americans are increasingly at risk for damaged credit and financial loss. The most common examples of fraud include:

- Credit card
- Phone or utility
- Employment-related

- Government document
- Benefit

ITAC Sentinel is offered in partnership with Intersections Inc., a leading provider of consumer and corporate identity risk management services.

About TD Insurance

TD Insurance, Inc., a subsidiary of TD Bank, N.A., is one of the largest bank-owned insurance agency and brokerage firms in the U.S. and one of the 10 largest bank-owned insurance agencies in the country. TD Insurance has been serving the insurance needs of consumers, small businesses and corporate clients with a full range of coverage offerings for more than 100 years, and today protects more than a half a million personal and business customers. Available online, by phone, or through any TD Bank, America's Most Convenient Bank[®], location from Maine to Florida, TD Insurance makes insurance easy by shopping for customers, and giving them a choice of competitive, cost-effective insurance options from among the leading insurance companies in the region. For more information, visit www.tdbank.com/insurance.

About TD Bank, America's Most Convenient Bank[®]

TD Bank, America's Most Convenient Bank, is one of the 10 largest banks in the U.S., providing more than 7.4 million customers with a full range of retail, small business and commercial banking products and services at more than 1,250 convenient locations throughout the Northeast, Mid-Atlantic, Metro D.C., the Carolinas and Florida. In addition, TD Bank and its subsidiaries offer customized wealth management services through TD Wealth, and insurance products and services through TD Insurance, Inc. TD Bank is headquartered in Cherry Hill, N.J., and Portland, Maine. To learn more, follow TD Bank on Twitter at www.twitter.com/TDBank_US or visit www.tdbank.com.

TD Bank, America's Most Convenient Bank, is a member of TD Bank Group and a subsidiary of The Toronto-Dominion Bank of Toronto, Canada, a top 10 financial services company in North America and one of the few banks in the world rated Aaa by Moody's. The Toronto-Dominion Bank trades on the New York and Toronto stock exchanges under the ticker symbol "TD." To learn more, visit www.td.com.

About Intersections Inc.

Intersections Inc. (Nasdaq: [INTX](http://www.intx.com)) is a leading provider of consumer and corporate identity risk management services. Intersections provides various levels of service to more than 9.6 million consumers. Those services are offered through North America's leading financial institutions, directly to consumers under Intersections' award-winning IDENTITY GUARD(R) brand (<http://www.identityguard.com>), and through the company's exclusive partnership with ITAC, the [Identity Theft Assistance Center](http://www.identitytheftassistance.org). Since 1996, Intersections has protected the identities of more than 33 million consumers.

About ITAC

ITAC, the Identity Theft Assistance Center (www.identitytheftassistance.org), is the national advocate for identity theft victims and a leading voice on identity policy. Millions of consumers have access to the ITAC Victim Assistance[®] service through our members - the financial services companies who support ITAC and offer it as a free service for their customers. ITAC is dedicated to protecting all consumers through education, research and the criminal prosecution of identity crime. Through our partnership with Intersections Inc., ITAC's world-class victim

assistance and identity management service is available to everyone through ITAC Sentinel[®] (www.itacsentinel.com).

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