FACTS	WHAT DOES TD BANK, N.A. ("TD BANK") DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR RAYMOUR & FLANIGAN CREDIT CARD?
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 that 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?
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	Yes	Yes

To limit our sharing	Call 1-888-925-0708 if you do not want TD Bank to share your information for our affiliates to market to you.
	Call 1-888-925-0708 or mail the form below if you do not want TD Bank to share your personal information with nonaffiliates to market to you.
	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 toll-free at 1-888-925-0708
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Mail-in Form	
Please complete this form to limit the sharing of your information with nonaffiliates.	
$\hfill\square$ Do not share my personal information with nonaffiliates to market to me.	
Please Print	
Name:	
Account ID# (last 5 digits):	
Address:	
Address:	
City/State/Zip Code: Phone Number: _	
Signature:	_ Date:
Return completed form to: Customer Service, PO Box 731, Mahwah, NJ 07430	



Who we are		
Who is providing this notice?	This notice is provided by TD Bank, N.A. solely with respect to your Raymour & Flanigan Credit Card. This notice applies only to your Raymour & Flanigan Credit 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: Open an account or give us your contact information Pay your bills or apply for a loan Use your credit 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. Your choice to limit sharing with nonaffiliates to market to you 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'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 including TD Auto Finance LLC, Epoch Investment Partners, Inc., and TD Ameritrade, Inc., among others.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates 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. For example, Raymour & Flanigan is not an affiliate of TD Bank.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners may include other banks, investment firms or insurance companies.	

Other important information

If you have previously informed us of your preference, you do not need to do so again.

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 law.

This privacy notice applies to the TD Bank, N.A. Raymour & Flanigan Credit Card.

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.