

To TD Bank Disputes & Claims,

I recently came back from a trip to Siena, Italy, and found fraudulent charges on my account. I do not know how the thief got my information, but I suspect that they scanned my debit card number and PIN while I was making ordinary purchases in Siena.

I made a claim, hoping TD Bank would reimburse me for this theft. The charges in question are:

|            |                                     |         |
|------------|-------------------------------------|---------|
| 07-03-2023 | I COLONNINI DI CASINI CL SIENA I TA | \$4.37  |
| 07-03-2023 | I COLONNINI DI CASINI CL SIENA I TA | \$4.37  |
| 07-03-2023 | SIENA CANNABIS STORE SIENA I TA     | \$26.13 |
| 07-03-2023 | VIA DEL PARADISO 56 SIENA I TA      | \$92.13 |

That is, two casino/gambling purchases ('casini' means casino), a cannabis purchase, and a night at a hotel, all totaling \$127.00. I received a letter in the mail denying this claim, because "an error did not occur," and "a valid pin number was utilized at the time of transaction."

I am not claiming that an error occurred. It is irrelevant that they acquired my PIN as well. I am claiming that these charges were not made by me, and my money was stolen. This is me, **in writing**, exercising my right to be reimbursed for fraudulent charges.

Of course, I understand that it is in TD Bank's interest to hold on tightly to this large sum of \$127.00. Fortunately for me, I can prove that I didn't make these purchases. The morning of July 3<sup>rd</sup>, the day these purchases were made, I was on my way to a conference in Pontignano (a 30 minute drive from Siena). That morning, I wasn't in Siena long enough to gamble or smoke weed. But even more compelling is the fact that I *already had a hotel* for the rest of my stay in Italy (July 3<sup>rd</sup> – July 6<sup>th</sup>) — not Del Paradiso Siena, but rather Certosa di Pontignano.

I'm attaching my receipts for the conference and the Certosa di Pontignano. I hope you consider reimbursing me for this theft — since otherwise I and every other TD Bank customer might as well keep our money under the living room rug.

Thank you for your consideration,

Caleb Kisby