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Subject: Are Banks Spending Their Cybersecurity Budgets in the Right Place? - Security Boulevard
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Please consider how TD banks focus at the retail diy level is misdirected especially 're its deceptively worded liability disclaimers which will certainly NOT fend off a cyber attack.

And how oversight is still also lagging behind in its focuses ignoring risks at the retail level 're cyber issues and wide open backdoors at this level.

Per my other efforts to file with yourselves.

Bkennedy Oakville Ont. Osc for example does need to address this given its hopes 're the capital markets.

See friends call for submissions on cloud computing issues (Td is a G SIB so why the tolerance 're pdf 595636 clauses 4 and 5 electronic still?). This is an invitation directing malware to this inquired gate imo.

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