TD Bank
America's Most Convenient Bank®

When your TD Choice CD matures—you have options.

As your Certificate of Deposit (CD) approaches the end of its term, you may be wondering what happens when it matures. TD Bank will notify you up to 2 months prior to your CD's maturity date. This gives you time to explore your options and decide what makes the most sense for you and your savings goals. We can help you feel prepared once it's time to renew.

Call 1-800-643-5363 **Book an appointment**

What happens when my CD matures?

There is a 10-calendar-day grace period beginning on the date of maturity when you can renew your CD or make other changes without penalty, including withdraw funds, make additional deposits, change your CD term length or close your CD.[1]

Example: If your CD is set to mature on **January 1**, you would have until **January 10** to make changes.

Here's what's next:

On the day your CD matures, it will automatically renew to the same length term at the **non-promotional** interest rate and Annual Percentage Yield (APY)[2] in effect on that day. Non-promotional rates are **lower** than promotional rates of the same term. You must contact us when your CD matures in order to renew into a higher **promotional rate**. You can view our current promotional and non-promotional rates here.

Take action!

To receive a higher rate, **you must contact TD Bank** to renew your TD Choice CD into a **promotional rate**. If you do nothing, your CD will remain at the lower, **non-promotional rate** for the rest of the term. You can contact us by visiting your nearest TD Bank or calling us at 1-800-643-5363 Monday through Friday from 8 a.m. to 8 p.m. ET.

Choose your next step:	Store	Phone	Online/Mobile
Renew CD at same or different term	✓	✓	
Add/withdraw funds & renew CD	✓		
Close CD & withdraw funds	✓		
Shop CD Rates	✓	✓	✓

Where can I find TD Bank's posted CD rates?

Current rates can be found at TDBank.com. Keep in mind, it's important that you review rates during your 10-calendar-day grace period as posted rates can change daily. The interest rate and APY[2] are fixed for the term of the CD and may only be changed at maturity.

Where can I find my current CD rate and term?

Log in to your account using Online Banking or the TD Bank app and select your CD. Your rate and term are viewable under the account details. During the 10-calendar-day grace period, the updated rate and term following auto-renewal will be shown. You may also contact TD Bank to receive your current rate and term at 1-800-643-5363 Mon.- Fri. from 8 a.m.-8 p.m. ET.

What happens at the end of a TD Step Rate or TD No-Catch CD term?

Starting on the date of maturity, you'll have a 10-calendar-day grace period when you can renew your CD or make other changes without penalty, including withdraw funds, make additional deposits, change your CD term length or close your CD. TD Step Rate CDs will automatically renew at maturity to a 12-month TD Choice CD at the **non-promotional** interest rate in effect at the time of renewal. TD No-Catch CDs will automatically renew at maturity to another No-Catch CD at the same term length. You must contact TD Bank to renew your CD into a new TD Choice Promotional term. To learn about more renewal options, call 1-800-643-5363 Mon.- Fri. from 8 a.m.-8 p.m. ET or visit a TD Bank location.

Looking for alternative savings options?

Explore our savings options to find what's right for you.

Have questions?

Call us at
1-800-643-5363

Book an appointment at a TD Bank location near you.

[1]Customers are required to contact TD Bank with any requested changes. Minimum deposit to open is $250.
[2]The Annual Percentage Yield (APY) for the account assumes that interest and principal will remain on deposit until maturity. Penalties for early withdrawal will apply. Fees may reduce earnings Interest is accrued on all deposits as of the day the Account is opened on a 365/365-day basis (366/366-day basis during a leap year) and is compounded monthly on the cycle date. The daily balance method is used to calculate the interest on the Account. This method applies a daily periodic rate to the principal in the Account each day. Interest is credited monthly for all CDs.

TD Bank, N.A., Member FDIC