



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** where you can make changes, including renewing your CD, without being assessed a fee.¹



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

During that time, you have a few options. Here's what you need to know:

1. At Maturity, your CD will automatically renew.² Your CD will auto-renew to the same term length at the non-promotional interest rate in effect at the time of renewal. The new interest rate and Annual Percentage Yield (APY) for your CD will be based on the rates available at the time of your CD's renewal date. If you do not have a TD Choice Promotional CD, you will benefit from contacting us to renew into a TD Choice Promotional CD.

2. Take action! Explore different CD rates and terms with TD during the 10-calendar-day grace period to ensure you are taking advantage of our best rates and choosing a CD term that best fits your needs. We're here to help!

Here's what's next:	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](https://www.td.com/cd-rates). Keep in mind, it's important that you review rates during your 10-calendar-day grace period as posted rates can change daily. Following the grace period, the interest rate and APY are fixed for the term of the CD and may only be changed at maturity.³

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.

Have a TD Step Rate CD or TD No-Catch CD?

Call [1-800-643-5363](tel:1-800-643-5363) or visit a [TD Bank location](#) to learn about your renewal options.

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 to make changes. 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. To learn about more renewal options – call [1-800-643-5363](tel:1-800-643-5363).

Getting the most out of your CD

Unlock a special relationship rate with a TD Checking account. Earn even more with a relationship rate when you have an eligible TD Bank Checking account.⁴

You can also check out our other [savings options](#) to choose the account that's right for you.

Have questions?



Call us anytime at
1-800-643-5363



[Book an appointment](#) at a
TD Bank location near you.

¹At maturity, you will have a ten (10) Calendar Day Grace Period, beginning on the maturity date, to make any changes to your Account, including withdraw funds without penalty, make additional deposits, change your CD term length, or renew your CD. Customers are required to contact TD Bank with any requested changes.

²TD Choice Promotional CDs and IRA CDs will automatically renew at maturity to the same term length at the non-promotional interest rate and APY in effect at the time of renewal, unless we notify you otherwise. You can take action during your grace period to renew your TD Choice or TD Choice Promotional CD into a new TD Choice Promotional CD term.

³The 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.

⁴If you have an eligible TD Bank Personal Checking Account at the time that you renew your TD Choice CD, your TD Choice CD will earn the Relationship interest rate and APY. For the current interest rate on your Account, please refer to the applicable Deposit Rate Sheet provided at serviced renewal. For automatic renewals, please contact us for the non-promotional interest rate in effect at the time of renewal.