

# TD Beyond Savings Account Guide

We've created this easy-to-follow outline of services, fees and policies to help you understand how this account works. All of our savings accounts also include convenient optional services such as online and mobile banking with mobile deposit, free ATM card, free online statements and always 24/7 Live Customer Service to address your banking needs.

<b>Account opening and usage</b>	Minimum deposit needed to open account	<b>\$0.00</b> (\$20,000.00 for IRAs)
	Monthly maintenance fee	<b>\$15.00</b> (IRAs are not subject to the monthly maintenance fee.)
	No monthly maintenance fee when you:	1. Maintain a minimum daily balance of at least \$20,000; or 2. Have your account linked to an eligible TD Beyond Checking Account, TD Complete Checking Account, or TD Relationship Checking <sup>1</sup> .
	Pays interest	<b>Yes</b> TD Beyond Savings accounts pays a higher interest rate when linked to an eligible TD Bank account. <sup>2</sup> At account opening, we may automatically select an Eligible Account to link to your TD Beyond Savings account and may notify you which account we linked on your behalf. See the Personal Deposit Account Agreement for complete details <sup>3</sup> .
	ATM fees	<b>\$0.00</b> When using TD ATMs in the U.S. and Canada  <b>\$0.00</b> For each withdrawal, transfer and balance inquiry conducted at a non-TD ATM. However, the institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries. You are reimbursed for this surcharge fee if you maintain a daily minimum balance of at least \$2,500.
<b>Overdraft information and fees</b>	Overdraft fee	<b>\$35.00</b> For each item we pay
	Maximum number of overdraft fees per Business Day	<b>3</b> Per account
<b>Overdraft options for Customers with ATM cards</b>	<b>TD Debit Card Advance<sup>SM</sup></b> TD Debit Card Advance is not available on TD Beyond Savings accounts. This means your account is set up to decline any ATM transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged overdraft fees.	

<b>Additional account support</b>	<b>Checks</b>	
	Money orders	<b>Free</b>
	Official checks (cashier's check)	<b>Free</b>
	<b>Account Services</b>	
	Check & ACH Stop Payment fee (per item)	<b>Free</b>
	<b>Copies</b>	
	Statements with check copies and/or deposit slips only, per statement	<b>Free</b>
	Deposit reconstruction, per transaction	<b>Free</b>
	Statements with check copies and deposit reconstructions, per statement	<b>Free</b>
	<b>Other</b>	
Levy/legal order	<b>\$125.00</b>	
Expedited debit card delivery	<b>\$32.00</b>	
<b>Funds transfer</b>	Wires	<b>Free</b> Incoming wires (domestic and international) <b>\$30.00</b> Outgoing wire (domestic) <b>\$50.00</b> Outgoing wire (international), plus exchange rate, taxes and correspondence fee(s)
	Online banking transfers	<b>Free</b> Internal transfers (to/from other TD Bank accounts) <b>Free</b> External transfers from other institutions with 3 day delivery <b>Free</b> External transfers to other institutions with 3 day delivery <b>Free</b> External transfers to/from other institutions with next day delivery
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	<b>\$0.00</b> Unlimited pre-authorized, automatic, electronic (including computer or mobile initiated), or telephone withdrawals or transfers, or payments by check, draft, debit card, or similar order payable to third parties or made payable to yourself. Please refer to the Personal Deposit Account Agreement for additional details.
<b>International items</b>	Foreign currency bank notes	<b>\$7.50</b> In Store and online orders <b>\$17.50</b> Orders less than \$250
	International collections items, plus correspondent fee(s)	<b>\$17.50</b>
	International Transaction Fee (ATM/debit card)	<b>3% of the U.S. dollar amount of the transaction</b> This fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with an international merchant (an "International Transaction"). International Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. This fee also applies if you use your card to obtain foreign currency from a non-TD ATM.

<b>Processing policies</b>	<p>Posting order (The order in which withdrawals and deposits are processed)</p>	<p><b>Transactions are processed at the end of each Business Day in the following order:</b></p> <p>A. Deposits that have become available to you that Business Day in accordance with our Funds Availability Policy are added to your available Account balance.</p> <p>B. Next, the total amount of any “pending” debit card, ATM and other electronic transactions.</p> <p>C. We then deduct items from your available Account balance by category, in the following order:</p> <ul style="list-style-type: none"> <li>i. Outgoing wire transfers, return deposit items, and debit adjustments to your available Account balance;</li> <li>ii. Overdraft fees, all other Account fees (except as described in iii. below), and all other items including checks, ATM transactions, and debit card transactions; and</li> <li>iii. Fees assessed at the end of the statement cycle including, for example but not limited to, monthly maintenance fees.</li> </ul> <p>D. Within categories i, ii, iii we post items in order from lowest to highest dollar amount.</p>
	<p>Funds Availability Policy (When funds deposited to your account are available)</p>	<ul style="list-style-type: none"> <li>• <b>Wire transfers, electronic deposits and transfers between accounts</b> – Immediately</li> <li>• <b>Cash deposits made at any TD Bank Store or ATM</b> – Immediately</li> <li>• <b>Non-cash deposits made at any TD Bank Store</b> – The first \$100 immediately – Remainder the next Business Day</li> <li>• <b>Check deposits made at TD ATMs</b> – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day</li> <li>• <b>Deposits made through TD Bank Mobile Deposit</b> – Next Business Day after the date of your deposit</li> <li>• <b>If we further delay the ability to withdraw funds</b> – We will notify you and funds will generally be available no later than the seventh (7th) Business Day after the deposit date.</li> </ul> <p><b>This represents our general policy.</b> For specific details, please see the Funds Availability Policy in the Personal Deposit Account Agreement.</p>
	<p>Business Day</p>	<p>“Business Day” means every day, except Saturdays, Sundays, and federal holidays. The end of a Business Day varies by Store, but it is no earlier than 8pm ET.</p>
<b>Dispute resolution</b>	<p><b>If you have questions or would like more information</b> Please visit any of our Stores or call us at <b>1-888-751-9000</b>. We will be happy to assist you. In addition, the <b>Personal Deposit Account Agreement</b> governs the terms and conditions of personal deposit account(s) with us. Please refer to the Agreement for additional account information.</p>	

<sup>1</sup> TD Relationship Checking accounts provide monthly maintenance fee waivers on all savings and money market accounts and one additional retail checking account. TD Beyond Checking accounts provide monthly maintenance fee waivers on all savings and money market accounts. TD Complete Checking accounts provide a monthly maintenance fee waiver on one personal savings account. See the Personal Deposit Account Agreement for more details.

<sup>2</sup> Eligible accounts include: TD Bank Personal Mortgage, Home Equity or Credit Card OR an active Personal or Small Business Checking account with at least three Customer-initiated deposit, withdrawal, transfer or payment transactions posted each calendar month OR an Active Personal or Small Business Checking account with a direct deposit each calendar month.

<sup>3</sup> TD Bank may automatically select one Eligible Account to link to your TD Beyond Savings account for you to earn the Rate Bump. We may notify you which account we linked on your behalf at Account opening. On the last Business Day of a calendar month, if the Eligible Account is closed for any reason or the Eligible Account no longer meets the Eligibility Requirements, your TD Beyond Savings account will revert to the then-current applicable Standard Rate from the first Business Day of the next calendar month, unless you instruct us to link your TD Beyond Savings to a new Eligible Account. Information about whether a particular Account is linked or not may be made available to any signer on the Account. TD Bank may link your TD Beyond Savings account to an Eligible Account for which you serve as a trustee. This could result in either of your Accounts receiving a financial benefit, which may be a violation of your fiduciary duties. If you would like to change the linked Eligible Account for any reason, you must inform us.

