



America's Most Convenient Bank®

Keep tabs on your deposits.




When will my money be available?

Most of the time, when you deposit money, it's available the next business day (Monday–Friday, excluding holidays). Keep in mind that you need to get your deposit in by a certain time so we can process it. Otherwise, it'll typically take one more business day to be available.

Type of deposit	Cut-off time ¹ (Deposits made on Saturday, Sunday and federal holidays count as the next business day.)	When it's available
Store		
Cash	By store closing time, Monday–Friday	Immediately
Check		\$100 same day, full amount next business day ^{1,2}
ATM		
Cash	8 p.m. ET, Monday–Friday	Immediately
Check		\$100 same day, full amount next business day ^{1,2}
Mobile, Online & Electronic		
Mobile check	8 p.m. ET, Monday–Friday	Full amount next business day ^{1,2}
Zelle®	10:30 p.m. ET, Monday–Friday	Within minutes ³
ACH	8 p.m. ET, Monday–Friday	Immediately
Wire		
Transfer between your TD Accounts	11 p.m. ET, Monday–Friday	

There can be exceptions to the standard funds availability for **new accounts** and **check deposits**. For more details, see page 2 of this guide.

Why might my check deposits be delayed?

 <p>New account</p>	<p>If you deposit a check into an account that's less than 30 days old, you'll get the first \$100 on the same business day, \$125 on the next business day and the remainder 3 business days after the deposit date.</p>
 <p>Large check</p>	<p>If you deposit more than \$5,000 in one day, you'll get the first \$100 on the same business day, \$125 on the next business day and the remainder 7 business days after the deposit date.</p>
 <p>Extra protection</p>	<p>Sometimes, we need to delay the full amount of your check deposit, regardless of the amount, if it looks like there's a reason it may not be paid (for example, redepositing checks that were previously unpaid). If this happens, we'll contact you by letter and let you know when your money will be available. Review your Personal Deposit Account Agreement for details.</p>

What if I need access to my money right away?

If you can't wait, you may be able to use TD FastFunds. If eligible, the TD FastFunds deposit, less a 3% service fee (\$5 minimum), will be credited to your account immediately and available before any other deposits and withdrawals made the same day. Simply bring your check deposit to your nearest TD Bank store to determine eligibility.

We're always here when you need us.



Bank 24/7 on tdbank.com
or the TD Bank app.



Visit locations.td.com
to find a nearby store or
TD Bank ATM.



Call us anytime at
1-888-751-9000.

¹For deposits made on Saturday, Sunday or a federal holiday, add an additional business day when estimating funds availability.

²In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. Unless there is a hold placed by Fraud, the first \$225 of your deposit will be available no later than the first (1st) Business Day after the day of your deposit. (See TD Banks' Funds Availability Policy for additional information.)

³Zelle deposits made after 10:30 p.m. ET may temporarily increase your balance. However, deposits made after 10:30 p.m. ET will be considered deposited on the next business day.