

Health Savings Account (HSA) Guide

This account lets you earn valuable tax benefits while helping you save for, and pay for, medical expenses. You must be covered by a High Deductible Health Plan (HDHP) in order to take advantage of this smart way to manage your health care costs. We've created this easy to follow outline of services, fees and policies to help you understand how this account works. The TD Bank HSA comes with a free, distinctive TD Bank HSA Visa® Debit Card, Online Banking with free Bill Pay, a comprehensive year-end summary, and Live Customer Service 24/7.

Account opening and usage	Minimum deposit needed to open account	\$25.00 Minimum opening balance waived when employer will be initiating first electronic deposit for Customer.
	Monthly maintenance fee	\$4.00
	Minimum daily balance to waive monthly maintenance fees	N/A
	Pays interest	Yes
	ATM fees	\$0.00 For using TD ATMs in the U.S. and Canada.
		\$0.00 For each balance inquiry conducted at a non-TD ATM. Additionally, the institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.
\$3.00 For each withdrawal & transfer conducted at a non-TD ATM. The institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.		
Overdraft information and fees	Overdraft fee	\$0.00
	Maximum number of overdraft fees per Business Day	N/A
	Overdraft fee threshold	N/A
Overdraft options for Customers with debit or ATM cards	TD Debit Card AdvanceSM TD Debit Card Advance is not available on Health Savings Accounts. This means your account is set up to decline any ATM or one-time debit card transactions that may overdraw your account.	

Additional account support	Checks	
	Money orders	\$5.00
	Official checks (cashier's check)	\$8.00
	HSA checks (prices may vary for other styles)	\$10.00
	Account Services	
	Check & ACH Stop Payment fee (per item)	\$30.00
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	\$2.00
	Copies	
	Statements with check copies and /or deposit slips only, per statement	Free
	Deposit reconstruction, per transaction	Free
	Statements with check copies and deposit reconstructions, per statement	Free
	Other	
	Distribution restrictions	Distributions not used for qualified medical expenses are considered taxable income subject to an additional 20% IRS penalty. Distributions may also be made penalty-free upon the death or disability of the owner, or upon reaching age 65.
	Levy/legal order	\$125.00
Expedited debit card delivery	\$32.00	
Customer Service	Call 1-800-231-8193 and select Option 3 to speak with our dedicated HSA Specialists Monday through Friday, 8:00am to 5:00pm Customers should check with the IRS and their tax advisor for complete rules and regulations.	
Funds transfer	Online banking transfers	Free Internal transfers (to/from other TD Bank accounts) Free External transfers from other institutions with 3 day delivery Free External transfers to other institutions with 3 day delivery Free External transfers to/from other institutions with next day delivery
	Wires	\$15.00 Incoming wire (domestic and international) \$30.00 Outgoing wire (domestic) \$50.00 Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
International items	Foreign currency bank notes	\$7.50 In Store and online orders \$17.50 Orders less than \$250
	International collections items, plus correspondent fee(s)	\$17.50

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

