TD Bank

America's Most Convenient Bank®

Important Information for Consumers about Your TD Bank Checking Account

What you need to know about overdrafts and overdraft fees.

Overview (Overdraft Services do not apply to TD Essential Banking Accounts)

An overdraft occurs when your available balance is not sufficient to cover a transaction, but we pay it anyway. Your available balance is reduced by any "pending" debit card transactions (purchases and ATM withdrawals) and includes any deposited funds that have been made available pursuant to our Funds Availability Policy. We can cover your overdrafts in three different ways:

1. We have our Standard Overdraft Service that is included with your account.
2. We have an optional service you can choose to enroll in, TD Debit Card Advance
3. We also offer optional Savings Overdraft Protection which is a service that can help avoid overdraft fees and unpaid items. Ask us about Savings Overdraft Protection to learn more.

This notice explains our standard overdraft practices.

Standard Overdraft Service

What is the Standard Overdraft Service that is included with my account?

We may, at our discretion, authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Store payments, transfers and withdrawals
- Automatic bill payments
- Online Banking transfers and payments made through Bill Pay
- Recurring debit card transactions
- External transfers to other institutions and payments to other people
- Telephone transfers

We may not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- One-time debit card transactions
- ATM transactions

If you want TD Bank to authorize and pay overdrafts on ATM or one-time debit card transactions, you can enroll in TD Debit Card Advance. If we **do not** authorize and pay an overdraft for an ATM or one-time debit card transaction, your transaction will be declined and no fee assessed. If a merchant receives authorization for a purchase, TD Bank cannot return that transaction unpaid even if your account is not in good standing. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you repeatedly overdraft your account.

TD Debit Card Advance

As a convenience to our valued Customers, we offer a discretionary overdraft service called **TD Debit Card Advance℠** with our personal checking accounts. When you enroll in TD Debit Card Advance, we may authorize and pay one-time debit card or ATM transactions when funds are not available in your account, but it may result in a fee. If you do not enroll, overdraft ATM and one-time debit card transactions will be declined and no fee is assessed. **If you want TD Bank to authorize and pay overdrafts on your one-time debit card or ATM transactions (or change your enrollment status at any time), stop by a TD Bank, call us at 1-888-751-9000, or connect to tdbank.com. Please read below for information about our overdraft practices.**

Overdraft Fees (Applies to all Overdraft Products listed above)

What fees will I be charged if my overdraft is paid?

- If you overdraw your available balance by more than $50, we will charge you a $35 overdraft fee per transaction.
- With Overdraft Grace, if you overdraw your account by more than $50 but make sufficient deposits to bring your available account balance back to $0 or greater than $0 as of 11 p.m. ET on the next business day[1] following the day on which the item(s) that overdrew your account posted to your account (the "Overdraft Grace Period"), we will refund the overdraft fee(s) that were assessed to your Account for those item(s). Please refer to the Overdraft Grace section of the Personal Deposit Account Agreement for additional information.
- We will not charge you more than 3 overdraft fees per day per account.
- The number of overdraft fees we charge you may be affected by the order in which we process your transactions. We post transactions as follows: First, deposits that have become available to you that business day[1] in accordance with our Funds Availability Policy are added to your available account balance. Second, all withdrawals are deducted from your available account balance in chronological date and time order based on the information that we receive for each item[2]. Third, all interest credits and all other fees are processed.
- Please refer to your Personal Deposit Account Agreement and Tips to Help Manage your Checking Account brochure for more information.

[1]Business days do not include Saturday, Sunday, or Federal Holidays.

[2]For some items, we do not receive date and time information. We assign these items a date and time, which may vary from when the transactions were conducted. For additional information, please see the Processing Order for Payment of Checks, Debit Card Transactions, and Other Items section of your Personal Deposit Account Agreement.

Member FDIC, TD Bank, N.A.

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