

## TD Connect Card Fee Summary

Monthly fee	Per purchase	ATM withdrawal	Cash deposits
<b>\$5.99*</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$3.00</b> out-of-network	<b>\$0</b>
ATM balance inquiry (in-network or out-of-network)			\$0 or \$3.00
Customer service (automated or live agent)			\$0
Inactivity (after 12 months with no transactions)			\$0
We charge 4 other types of fees. Here are some of them:			
Card replacement			\$5.00
Miscellaneous adjustment (cashed or deposited item returned)			\$15.00
<p>*This fee is lowered to \$2.99 if you have a valid TD Bank Checking account. A valid TD Bank Checking account means you have an open and active personal or small business checking account.</p> <p><b>No overdraft/credit feature.</b> Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit <a href="https://cfpb.gov/prepaid">cfpb.gov/prepaid</a>. Find details and conditions for all fees and services in the terms &amp; conditions and disclosure statement.</p>			



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## List of all fees for TD Connect Reloadable Prepaid Visa® Card

All fees	Amount	Details
<b>Get started</b>		
Card purchase	\$0	
<b>Monthly usage</b>		
Monthly fee	\$5.99	Monthly fee is reduced to \$2.99 with a valid TD Bank checking account. A valid TD Bank Checking account means you have an open and active personal or small business checking account.
<b>Add money</b>		
TD Bank debit card	\$0	
Direct deposit	\$0	
Transfer from TD Bank checking or savings account	\$0	In person at any TD Bank. Locations can be found at <a href="http://tdbank.com/locations">tdbank.com/locations</a> .
Cash or check deposit	\$0	In person at any TD Bank. Locations can be found at <a href="http://tdbank.com/locations">tdbank.com/locations</a> .
<b>Spend money</b>		
U.S. Card purchases (signature or PIN based)	\$0	
Bill payment	N/A	Online bill payment feature not available. 16-digit card number can be used to pay bills at any merchant that accepts Visa.
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	"In-network" refers to TD ATMs in the U.S. and Canada.
ATM withdrawal (out-of-network)	\$3.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the TD Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Information</b>		
Customer service (online, automated, live agent)	\$0	Customer service is available by visiting a TD Bank, online at <a href="http://tdbank.com/tdconnect">tdbank.com/tdconnect</a> or by calling <b>1-888-568-7130</b> .
ATM balance inquiry (in-network)	\$0	"In-network" refers to TD ATMs in the U.S. and Canada.
ATM balance inquiry (out-of-network)	\$3.00	This is our fee. "Out-of-network" refers to all the ATMs outside of the TD Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
<b>Using your card outside of the U.S.</b>		
International transaction	\$0	TD does not impose a fee on international transactions. However, merchants or other third parties may impose fees on international transactions, which may be added to the cost of such transaction.
International ATM withdrawal	\$3.00	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$3.00	This is our fee. You may also be charged a fee by the ATM operator.
<b>Other</b>		
Inactivity	\$0	
Card replacement	\$5.00	To replace a lost, stolen or damaged card.
Card replacement (express delivery)	\$25.00	To replace a lost, stolen or damaged card with express delivery. This is the total fee you will be charged for the replacement card and the express delivery request.
Paper statement	\$5.00	We will not charge a fee for the first request for a paper statement within a one month period. We will charge a \$5.00 fee for requests made more than once in a calendar month. If you request and we provide you a paper statement for a period more than 24 months before the date of your request, then we will charge a \$5.00 fee, regardless of whether this is a first request for this statement within a one month period.
Miscellaneous adjustment fee (cashed or deposited item returned)	\$15.00	For each item you deposit that is returned unpaid. Example: You deposit a check from someone who doesn't have enough money in their account to cover the check. The amount of the check will be subtracted from your balance and you will be charged the deposited item return fee.

Your funds are eligible for FDIC insurance. Your funds will be held at TD Bank, N.A. an FDIC-insured institution. Your funds are insured up to \$250,000 by the FDIC in the event TD Bank, N.A. fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact TD Bank by calling **1-888-568-7130**, by mail at TD Connect Cardholder Services, P.O. Box 1377, Lewiston, ME 04243, or visit [tdbank.com/tdconnect](http://tdbank.com/tdconnect).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).



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