

# TD Interest Checking 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 accounts also include convenient optional services such as online and mobile banking with Bill Pay, free Visa® debit card 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>
	Monthly maintenance fee	<b>\$12.00</b>
	No monthly maintenance fee when you:	1. Maintain a minimum daily balance of \$1,000
	Pays interest	<b>Yes</b>
	ATM fees	<p><b>\$0.00</b> When using TD ATMs in the U.S. and Canada</p> <p><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 \$2,500.</p>
<b>Overdraft information and fees</b>	Overdraft fee	<b>\$35.00</b> per each item we pay
	Maximum number of overdraft fees per business day	<b>3</b> Per account
	Overdraft fee threshold	If your available account balance is overdrawn by \$50 or less, you will not be charged overdraft fees.
	Overdraft Grace Period	If you overdraw your available account balance by more than \$50, and you make a deposit to bring your available account balance back to at least \$0 as of 11p.m. ET the next business day, we will refund the overdraft fees that were assessed to your account for those items. <sup>1</sup>
<b>Overdraft options for Customers with debit cards</b>	<p><b>TD Debit Card Advance<sup>SM</sup></b></p> <p>We offer an overdraft service called TD Debit Card Advance with our personal checking accounts. To enroll in TD Debit Card Advance, visit your nearest TD Bank, connect to <a href="http://tdbank.com">tdbank.com</a>, or from your mobile device. For more detailed information on your overdraft election options, please see the table below. <b>We also offer an overdraft protection service, where you link to a savings account, which can help avoid overdraft fees and unpaid items.</b></p>	
	<b>Option A</b> (default) – You do not enroll in TD Debit Card Advance <sup>SM</sup>	This means your account will receive our Standard Overdraft Service which is included with your account. We may pay items such as recurring debit card transactions, ACH, and checks into overdraft at our discretion and decline one-time debit card or ATM transactions when funds are not available.
	<b>Option B</b> – You enroll in TD Debit Card Advance <sup>SM</sup>	In addition to our Standard Overdraft Service, when you enroll in this option, 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.
	<b>Option C</b> – You select Decline All	Choose this option to minimize your risk of overdraft, and we'll do our best to stop any transaction that would overdraw your account. This means the transaction may be declined.

<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>
	Monthly paper statement fee	<b>\$3.00</b>
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	<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>	Send Money with Zelle®-to/from other people <sup>2</sup>	<b>Free</b> Delivery to others within minutes <b>Free</b> Request funds from others <b>Free</b> 3-Day delivery to others
	Bill Pay	<b>Free</b> Scheduled or Next Day Bill Payment <b>\$2.00</b> Rush Bill Payment fee reimbursed <sup>3</sup>
	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
	Wires	<b>Free</b> Incoming wires (domestic and international) <b>\$30.00</b> Per additional outgoing wire (domestic) <b>\$50.00</b> Per additional outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
<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>	Posting order (The order in which withdrawals and deposits are processed)	<p><b>Transactions are processed at the end of each business day in the following order:</b></p> <ol style="list-style-type: none"> <li>1. Deposits that have become available to you that business day in accordance with our Funds Availability Policy are added to your available account balance.</li> <li>2. All withdrawals and some fees are deducted from your available account balance in chronological date and time order based on the information that we receive for each item.             <ol style="list-style-type: none"> <li>a. This fee is: wire transfer fees.</li> <li>b. 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 the Personal Deposit Account Agreement.</li> </ol> </li> <li>3. Then, overdraft fees, interest credits and all other fees are processed.</li> </ol>
	Funds Availability Policy (When funds deposited to your account are available)	<ul style="list-style-type: none"> <li>• <b>Wire transfers, electronic deposits and transfers between accounts</b> <ul style="list-style-type: none"> <li>– Immediately</li> </ul> </li> <li>• <b>Cash deposits made at any TD Bank Store or ATM</b> <ul style="list-style-type: none"> <li>– Immediately</li> </ul> </li> <li>• <b>Check deposits made at any TD Bank Store</b> <ul style="list-style-type: none"> <li>– The first \$100 immediately</li> <li>– Remainder the next business day</li> <li>– Longer delays may apply as outlined in the Personal Deposit Account Agreement</li> </ul> </li> <li>• <b>Check deposits made at TD ATMs</b> <ul style="list-style-type: none"> <li>– The first \$100 immediately for accounts opened longer than 90 days</li> <li>– Remainder the next business day</li> </ul> </li> <li>• <b>Deposits made through TD Bank Mobile Deposit</b> <ul style="list-style-type: none"> <li>– Next business day after the date of your deposit</li> </ul> </li> <li>• <b>If we further delay the ability to withdraw funds</b> <ul style="list-style-type: none"> <li>– We will notify you and funds will generally be available no later than the seventh (7th) business day after the deposit date</li> </ul> </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>
	Business day	A “business day” is a non-federal holiday weekday. The end of a business day varies by Store, but it is no earlier than 8 p.m. ET.
<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 <a href="#">Personal Deposit Account Agreement</a> governs the terms and conditions of personal deposit account(s) with us. Please refer to the Agreement for complete checking account details.</p>	

<sup>1</sup> Send Money with Zelle®, is available for most personal checking and money market accounts. To use Send Money with Zelle® you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, and an active unique e-mail address. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. Message and data rates may apply, check with your wireless carrier. Must have a bank account in the U.S. to use Send Money with Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle®. Transaction limitations apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>2</sup> Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments.

