

Young Saver 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 savings accounts also include convenient optional services such as online and mobile banking with mobile deposit, free direct deposit, free ATM card, free online statements and always 24/7 Live Customer Service to address your banking needs.

Account opening and usage	Minimum deposit needed to open account	\$0.00
	Monthly maintenance fee	\$5.00
	No monthly maintenance fee when you:	<ol style="list-style-type: none"> 1. Maintain a minimum daily balance of \$250; or 2. Are age 18 or younger¹; or 3. Have your account linked to an eligible TD Beyond Checking Account, TD Relationship Checking Account or TD Complete Checking Account²
	Pays interest	Yes
	ATM fees	<p>\$0.00 When using TD ATMs in the U.S. and Canada</p> <p>\$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.</p> <p>\$3.00 For each withdrawal & transfer 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.</p>
Overdraft information and fees	Overdraft fee	\$35.00 For each item we pay
	Maximum number of overdraft fees per Business Day	3 Per account
Overdraft options for Customers with ATM cards	<p>TD Debit Card AdvanceSM TD Debit Card Advance is not available on Young Saver accounts. This means your account is set up to decline any ATM transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged overdraft fees.</p>	

Additional account support	Checks	
	Money orders	\$5.00
	Official checks (cashier's check)	\$8.00
	Account Services	
	Check & ACH Stop Payment fee (per item)	\$30.00
	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	
Levy/legal order	\$125.00	
Expedited debit card delivery	\$32.00	
Funds transfer	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)
	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
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	\$3.00 Total of six (6) pre-authorized, automatic, electronic (including computer or mobile initiated), or telephone withdrawals or transfers, or payments by check, draft, debit card, or similar order payable to third parties or made payable to yourself in any monthly period (based on your statement date). We may impose a fee, as disclosed on the Personal Fee Schedule, for the seventh (7th) withdrawal, and each additional withdrawal that you make in any monthly period (based on your statement date). These fees will be reflected in your monthly statement. Please refer to the Personal Deposit Account Agreement for additional details.
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
	International Transaction Fee (ATM/debit card)	3% of the U.S. dollar amount of the transaction 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.

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 and other electronic transactions.</p> <p>C. We then deduct items from your available Account balance by category, in the following order:</p> <ul 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. <p>• Within categories i, ii, iii we post items in order from lowest to highest dollar amount.</p>
	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 – Immediately • Cash deposits made at any TD Bank Store or ATM – Immediately • Non-cash deposits made at any TD Bank Store – The first \$100 immediately – Remainder the next Business Day • Check deposits made at TD ATMs – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day • Deposits made through TD Bank Mobile Deposit – Next Business Day after the date of your deposit • If we further delay the ability to withdraw funds – 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	"Business Day" means every day, except Saturdays, Sundays, and federal holidays. The end of a Business Day varies by Store, but it is no earlier than 8pm ET.
Dispute resolution	<p>If you have questions or would like more information 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>	

¹ If you are under the age of 18, you must open a joint account with a parent or legal guardian as the secondary owner.

² TD Relationship Checking accounts provide monthly maintenance fee waivers on all savings and money market accounts and one additional retail checking account. TD Beyond Checking accounts provide monthly maintenance fee waivers on all savings and money market accounts. TD Complete Checking accounts provide a monthly maintenance fee waiver on one personal savings account. See the Personal Deposit Account Agreement for more details

