TD Business Convenience Checking Plus Account Guide

An ideal account if you maintain a moderate amount of transactions and want to get rewarded for personal checking balances. We've created the following outline of services, fees and policies to help you understand how this account works. All of our Small Business accounts also include convenient and hassle-free services such as online banking, free Visa® debit card and Live Customer Service 24/7.

Account opening and usage	Minimum deposit needed to open account	**$100.00**
	Monthly maintenance fee	**$20.00**
	Minimum balance to avoid monthly maintenance fee	**$2,500** Combined balances in TD Business Convenience Checking Plus and one personal checking[1,2]
	Number of Items paid and/or deposited per statement cycle with no charge	**500** ($0.50 for each item thereafter)
	Cash Deposited fee	**$0.30 per $100** For deposits over $5,000 per statement cycle
	Pays Interest	**No**
	ATM fees	**$0.00** For using TD ATMs in the U.S. and Canada
		$3.00 For each withdrawal, transfer, and balance inquiry 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[3]	Overdraft-paid fee	**$35.00** For each item we pay
	Overdraft-return fee (non-sufficient funds)	**No Charge** For each item we do not pay
	Maximum number of overdraft fees per Business Day	**5** Per account
	Overdraft fee threshold	If your account balance at end of Business Day is overdrawn by $50 or less, you will not be charged overdraft-paid or overdraft-return 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.

Overdraft options for Customers with debit cards[3]	**Discretionary Overdraft Service** We offer Discretionary Overdraft with our small business checking accounts to determine how we authorize and pay ATM or one-time debit card transactions when you do not have enough money available in your account to cover the transaction. You may change your enrollment option at any time by visiting your local TD Bank store, or call us at **1-888-751-9000**. For more information about overdraft practices, see your Tips to Help Manage Your Business Account document.	
	Option A – (This is the default option on your account.) You are enrolled in Discretionary Overdraft	This means your account is setup to allow TD Bank to authorize and pay ATM or one-time debit card transactions even when you do not have enough money available in your account. Whether an overdraft will be paid is at our discretion, and we reserve the right not to pay. **If you overdraw your available balance by more than $50, we will charge you a $35 overdraft fee each time we pay an overdraft, up to 5 overdraft fees per day.**
	Option B – You are not enrolled in Discretionary Overdraft	This means your account is setup to decline any ATM or one-time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient available funds, you will not be charged the overdraft-paid fees for ATM or one-time debit card transactions. We may authorize and pay overdrafts for other transaction types.

Additional account support	**Checks**	
	Money orders	**$5.00**
	Official checks (cashier's check)	**$8.00**
	Account Services	
	Check & ACH Stop Payment (per item)	**$30.00**
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	**$2.00** per month
	Paper statements	**$3.00** per month Avoid the paper statement fee by signing up for e-statements through TD Bank Online Banking.
	Copies	
	Statements with check copies and/or deposit slips only, per statement	**No Charge**
	Deposit reconstruction, per transaction	**No Charge**
	Statements with check copies and deposit reconstructions, per statement	**No Charge**
	Other	
	Cashed or deposited item returned (per item)	**$20.00** For each item you deposit or cash 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 cashed or deposited item return fee.
	Levy/legal order	**$125.00**
	ATM/debit card research (per hour)	**No Charge**

Funds transfer and international items	Receive and Send Money with Zelle®[4]	**No Charge** Delivery to others in minutes **No Charge** Request Funds from Others[5] **No Charge** 3-Day delivery to others
	Bill Pay	**No Charge** Scheduled or Next day Bill Payment **$2.00** Rush Delivery Bill Payment[6]
	Online banking transfers	**No Charge** Internal transfers (to/from other TD Bank accounts)
	Foreign currency bank notes	**$7.50** In Store and online orders[7] **$17.50** Orders less than $250
	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)
	ACH Batch-TD Bank	**$10.00** per batch
	International collections items, plus correspondent fee(s)	**$17.50**

Funds transfer and international items (cont.)	International Transaction Fee (ATM/debit card)[8]	**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)	**Transactions are processed at the end of each Business Day in the following order; which may not be the order in which they occurred:** • Deposits that have become available to you that Business Day in accordance with our Funds Availability Policy are added to your available Account balance. • Next, the total amount of any "pending" debit card, ATM and other electronic transactions. • We then deduct items from your available Account balance by category, in the following order: 1. Outgoing wire transfers, deposit return chargebacks, and debit adjustments to your available Account balance; 2. Overdraft fees and deposit return fees; 3. All other Account fees (except as described in (4) below), and all other items including checks, ATM transactions, ACH debits, in-store withdrawals, electronic transfers and debit card transactions; and 4. Fees assessed at the end of the statement cycle, including, for example but not limited to monthly maintenance fees For Checking accounts and Money Market accounts with check access, within categories 1, 2, and 3, we post items in order from highest to lowest.
	Funds Availability Policy (When funds deposited to your account are available)	• **Wire transfers, electronic deposits and transfers between accounts** – Immediately • **Cash deposits made at any TD Bank Store or ATM** – Immediately • **Check deposits made at any TD Bank Store** – The first $100 immediately – Remainder the next Business Day – Longer delays may apply as outlined in the Business Deposit Account Agreement • **Check deposits made at TD ATMs** – The first $100 immediately for accounts opened longer than 90 days – Remainder the next Business Day – Longer delays may apply as outlined in the Business Deposit Account Agreement • **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. • **Deposits made through TD Bank Mobile Deposit** – Next Business Day after the date of your deposit **This represents our general policy.** For specific details, please see the Funds Availability Policy in the Business Deposit Account Agreement.
	Business Day	A "Business Day" is a non-federal holiday weekday. The end of a Business Day varies by Store, but it is not earlier than 8:00 p.m. EST.

Dispute resolution	**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 Business Deposit Account Agreement governs the terms and conditions of business deposit account(s) with us. Please refer to the Agreement for complete business checking account details.

America's Most Convenient Bank®

[1] TD Business Convenience Checking Plus combined balances includes balances from the TD Business Convenience Checking Plus account and one personal checking product. The following personal checking products are excluded Health Savings Accounts and TD Simply Free Checking. Please see your Business Deposit Account Agreement for more details.
[2] Product is eligible for a non-profit waiver of the monthly maintenance fee.
[3] For Treasury Management customers using Analysis Billing: accounts are not eligible for Overdraft Grace, there is no maximum number of Overdraft fees charged per day, and the methods and pricing of overdraft fees charged to your account may vary. Please see your Business Deposit Account Agreement and contact your Treasury Management Officer for details.
[4] Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments.
[5] Send Money with Zelle®, is available for most checking and money market Accounts in the U.S. 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. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Transactions between enrolled users typically occur in minutes. Your eligible 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. Transaction limitations apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Learn more athttps://www.td.com/us/en/small-business/online-banking. Terms and conditions apply.
[6] In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.
[7] These fees apply to TD Bank account holder transactions placed in Store and online orders from foreigncurrency.td.com.
[8] Whenever you use your TD Bank Debit Card or TD ATM Card outside of the US to get cash at any non-TD ATM, or to purchase goods or services, or for cash advances we will charge an international exchange fee equal to 3% of the transaction amount. This fee will apply whether the TD Bank Debit Card holder or TD ATM Card holder is physically located inside or outside the US and the merchant is located outside the US.

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