

TD Easy RewardsSM and TD Cash RewardsSM ***Important Credit Card Terms and Conditions***

As required by law, rates, fees, and other important costs of the TD credit cards are disclosed below. Additional fees and account terms are described in the Credit Card Agreement (the "Agreement") that will be enclosed with the card if a card is issued. The terms disclosed below and in the Agreement are not guaranteed for any period of time; all terms may change at any time before or after the account is opened, in accordance with the Agreement and as permitted by federal law. TD Bank, N.A. ("we," "us," "our," and "TD Bank") may change terms and add new terms and fees at any time, based on information in your credit report, market conditions, our business strategies, or for any other reason. If you are approved for a TD Easy RewardsSM or TD Cash RewardsSM card, you may receive a minimum credit line of \$500 or a higher credit line, based on our evaluation of your credit and other factors. The information about the costs of the cards described below is accurate as of March 05, 2010. This information may change after that date. To find out what may have changed (or to obtain a copy of the current Credit Card Agreement), please call TD Bank at **1-888-561-8861** or write to TD Card Services, P.O. Box 84037, Columbus, GA 31908-4037.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases:	Easy Rewards and Cash Rewards: Either 11.24%, 16.24%, or 21.24% When you open your account, based on your creditworthiness and other factors. All available APRs will vary with the market based on the Prime Rate.
APR for Balance Transfers¹:	Easy Rewards and Cash Rewards: Either 11.24%, 16.24%, or 21.24% When you open your account, based on your creditworthiness and other factors. All available APRs will vary with the market based on the Prime Rate.
APR for Cash Advances²:	23.24% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases³:	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge⁴:	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Federal Reserve Board:	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee:	None
Transaction Fees:	
<ul style="list-style-type: none"> • Balance Transfers¹ • Cash Advances² • Foreign Transactions⁵ 	3% or \$10, whichever is greater 3% or \$10, whichever is greater 3% of each transaction in U.S. dollars
Penalty Fees:	
<ul style="list-style-type: none"> • Late Fee • Returned Payment Fee • Stop Payment Fee 	\$39 \$39 \$39
Other Fees:	
<ul style="list-style-type: none"> • Statement Reprint • Emergency Replacement Card Fee • Sales Draft Copy • Check Copy • Convenience Check Copy 	\$7 \$25 \$7 \$5 \$5

How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including Current Transactions)."

Minimum Monthly Payment: the greater of 2% of the New Balance, \$15, or 1% of the New Balance plus periodic Interest Charges, plus any late payment fee, returned payment fee and other account fees, transaction fees (such as Cash Advance, Balance Transfer, and foreign transaction fees), and past due amounts.

Annual Percentage Rate (APR) for purchases: is based on the prime rate as published in The Wall Street Journal. For exact pricing, please refer to the Cardmember Agreement.

¹ Balance Transfers: You may be able to transfer balances from eligible credit card accounts with higher Annual Percentage Rates to your TD credit card account. We may limit the number and types of credit card accounts from which we will allow Balance Transfers, and the times, manner, and circumstances in which Balance Transfers may be requested. All Balance Transfers are subject to the available credit limit for the TD credit card account. The minimum Balance Transfer amount is \$250 (plus the 3% Balance Transfer transaction fee). Balance Transfers may not be used to pay amounts that are owed to TD Bank. We will generally process Balance Transfer requests in the order we receive them or in the order listed in your request. It may take 2 to 4 weeks to process a Balance Transfer request after your account is opened. If the total amount of Balance Transfers requested exceeds the then-available credit limit for the account, we may refuse to process the requested Balance Transfer(s). You should continue paying each of your creditors until a requested Balance Transfer appears on the applicable account statement sent to you by your creditor as a credit. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other creditor directly. Transfers requested with Convenience Checks are processed as Cash Advances, not as Balance Transfers. If you have a dispute with a creditor and pay that creditor with a Balance Transfer or Convenience Check, you may lose certain dispute rights with that creditor.

² Cash Advances obtained from a financial institution, an automated teller machine, or any other party that agrees to honor the credit card for cash advance purposes, and all Convenience Checks (including Convenience Checks used to transfer balances) posted to your account are considered Cash Advances.

³ How Payments are Applied: If your account has balances with different APRs, the minimum payment due is usually applied first to interest charges and other fees and then to balances with lower APRs before being applied to balances with higher APRs. Any amount you pay above the minimum payment due will be applied to balances with the higher APRs first before being applied to balances with low APRs. This means that balances with higher APRs are reduced before balances with lower APRs for any amount of your payment that is in excess of your minimum payment due.

⁴ If the total Interest Charges accrued for a monthly billing cycle (including transaction fees) are less than \$1.00, the INTEREST CHARGE for that billing cycle will be \$1.00.

⁵ Account transactions (including Purchases and Cash Advances) made in a foreign currency will be converted to U.S. Dollars by or on behalf of Visa U.S.A. Inc. (or any of its affiliates) using its currency conversion procedures and charges then in effect, as of the date on which the transaction is first posted to the VISA system. TD Bank will also impose a 3% foreign transaction fee on the converted U.S. Dollar amount of the transaction.

Visa is a registered trademark and service mark of Visa International Service Association, and is used by TD Bank, N.A. pursuant to license from Visa U.S.A. Inc. TD Bank, N.A. is the card issuer/creditor of the credit card program described in these "Important Credit Card Terms and Conditions."

FOUR EASY OPTIONS TO MAKE SURE YOUR PAYMENT IS ON TIME:

- Mail your payment, accompanied by your Statement's payment stub, to the following address: TD Card Services, P.O. Box 23072, Columbus, GA 31902-3072; always allow time for us to receive your payment on or before the due date.
- Schedule an online payment at www.tdcardservices.com.
- Pay in person directly to a teller at a retail location.
- Payments can be made over the phone at **1-888-561-8861**.

IMPORTANT INFORMATION ABOUT THE CASH REWARDS PROGRAM:

Customers may earn up to 3% cash back per dollar on eligible retail purchases in the categories as defined by TD Bank as dining, gas and grocery purchases for the first 6 monthly billing cycles after the Account is first opened (the Promotional Period) unless an event occurs to cause the promotion not to apply. For example, missing only two minimum payments causes the promotional offer to expire and the terms of the card to return to the standard agreement. We do not determine whether merchants correctly identify and bill transactions as being made in each particular category. However, we do reserve the right to determine which purchases qualify for the 3% bonus cash back. Cash back will be awarded at the end of the cycle for purchases within a billing cycle. Within the promotional period applicable sale credits will be deducted from the bonus earned. Accounts must be in good standing to receive Promotion. This offer is only valid for new accounts. You must be at least 18 years of age.

Cash Rewards: After the Promotional Period, Cash Rewards customers may earn up to 1% cash back on eligible retail purchases charged to a TD Visa Platinum® personal credit card account. Cash Rewards may be redeemed (applied) as credits to the account upon request (provided the Cash Rewards available for redemption (application) correspond to \$25 or more), or may be automatically applied as an annual account credit in January of each year after the account is first opened (provided the Cash Rewards available for application correspond to \$25 or more). Balance transfers, cash advances, insurance premiums, fees, interest charges, disputed and unauthorized or fraudulent charges, purchases made by or for a business or for a business purpose, account refunds, rebates, and similar credits are not eligible for Cash Rewards. Program terms may change. Please telephone Customer Service at 1-888-561-8861 for details. Cash Rewards have no cash value except when redeemed in connection with the Cash Rewards program, and may not be used in place of payment of any portion of a required Minimum Monthly Payment or any other required payment on a credit card or other account owed to TD Bank. Rewards may not be transferred or assigned. The Cash Rewards program is administered by TD Bank, N.A.

IMPORTANT INFORMATION ABOUT THE EASY REWARDS PROGRAM:

Customers may earn up to 3x rewards per dollar on eligible retail purchases in the categories as defined by TD Bank as dining, gas and grocery purchases for the first 6 monthly billing cycles after the Account is first opened (the Promotional Period) unless an event occurs to cause the promotion not to apply. For example, missing only two minimum payments causes the promotional offer to expire and the terms of the card to return to the standard agreement. We do not determine whether merchants correctly identify and bill transactions as being made in each particular category. However, we do reserve the right to determine which purchases qualify for the 3x bonus reward. Rewards will be awarded at the end of the cycle for purchases within a billing cycle. Within the promotional period applicable sale credits will be deducted from the bonus earned. Accounts must be in good standing to receive Promotion. This offer is only valid for new accounts. You must be at least 18 years of age.

Easy Rewards: After the Promotional Period, Easy Rewards customers may earn up to 1 point per dollar on eligible retail purchases charged to a TD Bank Visa Platinum® personal credit card account. Points may be redeemed upon request at certain specified levels of redemption for certain travel rewards, merchandise, and gift cards, as more fully described at www.tdbank.com/rewards. Balance transfers, cash advances, insurance premiums, fees, interest charges, disputed and unauthorized or fraudulent charges, purchases made by or for a business or for a business purpose, account refunds, rebates, and similar credits, do not earn points. Program terms may change. Rewards are subject to availability, and must be used no later than 90 days after the credit card account is closed to new transactions. Easy Rewards points have no cash value except when redeemed in connection with the Easy Rewards program, and may not be used in place of payment of any portion of a required Minimum Monthly Payment or any other required payment on a credit card or other account owed to TD Bank. Rewards may not be transferred or assigned. The Easy Rewards program is administered and managed by Carlson Marketing Canada Limited[§]. Please see www.tdbank.com/rewards for details.

If you apply for and receive a TD Easy RewardsSM VISA Platinum card, you agree that TD Bank and Carlson Marketing Canada Ltd. may share information about your account transactions with each other for the purpose of administering and managing the Easy Rewards program.

[§] Carlson Marketing Canada Ltd. is a leader in the marketing, travel, and hospitality industries. Carlson Marketing Canada Ltd. is not affiliated with TD Bank, N.A. or Visa U.S.A. Inc., and is solely responsible for administering and managing the Easy Rewards program.

USA Patriot Act: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.