

International items	Foreign bank drafts, purchased	\$25.00
	Foreign currency bank notes	\$7.50 Orders of \$250 and above \$17.50 Orders less than \$250
	International collections items, plus correspondent fee(s)	\$17.50

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> <ol style="list-style-type: none"> Deposits, withdrawals (including pending items) and some fees are processed in chronological order based on their date and time information. <ol style="list-style-type: none"> These fees are: overdraft, wire transfer, deposit returned item, and other returned item fees. Checks drawn upon your account and not cashed at a TD Bank Store are processed from lowest to highest check number, after all transactions listed above Then, interest credits and all other fees are processed.
	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 <ul style="list-style-type: none"> – The first \$100 immediately – Remainder the next Business Day • Check deposits made at TD ATMs <ul style="list-style-type: none"> – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day • Deposits made at non-TD ATMs <ul style="list-style-type: none"> – Fifth (5th) Business Day after the date of your deposit • Deposits made through TD Bank Mobile Deposit <ul style="list-style-type: none"> – Next Business Day after the date of your deposit • If we further delay the ability to withdraw funds <ul style="list-style-type: none"> – 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	A "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 EST.

Dispute resolution	<p>If you have questions or would like more information</p> <p>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 complete checking account details.</p>
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¹ 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, an active unique e-mail address, and a Social Security Number. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. To send money for delivery that arrives typically within minutes, a TD Bank Visa® Debit Card is required. 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 between enrolled users. If a recipient is not yet enrolled with Zelle®, it may take between 1 and 3 business days to receive the money once the enrollment is complete. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. Transaction limitations apply.

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