

# TD Beyond Checking<sup>SM</sup> Account Guide

An account built for those who want the best TD has to offer, with more perks and more ways to waive the monthly maintenance fee. 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 services such as online and mobile banking with Bill Pay, free Visa<sup>®</sup> debit card and Live Customer Service 24/7.

<b>Account opening and usage</b>	Minimum deposit needed to open account	<b>\$0.00</b>
	Monthly maintenance fee	<b>\$25.00</b>
	No monthly maintenance fee when you:	Waived if one of the following applies: 1. \$5,000 or more in direct deposits within a statement cycle 2. \$2,500 minimum daily balance is maintained 3. \$25,000 minimum daily combined balance of all deposit accounts, all outstanding loan accounts, and/or mortgages in good standing (excludes credit card) that you choose to link
	Pays interest	<b>Yes</b>
	ATM fees	<b>\$0.00</b> For using TD ATMs in the U.S. and Canada  <b>Free</b> 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. You are reimbursed for this surcharge fee if you maintain a \$2,500 minimum daily balance.
<b>Overdraft information and fees</b>	Overdraft-paid fee	<b>Overdraft Payback</b> automatically reverses the first two overdraft fees (paid or returned) incurred within a calendar year (January - December) <b>\$35.00</b> per each additional item we pay
	Overdraft-return fee (non-sufficient funds)	<b>\$35.00</b> per each additional item we do not pay
	Maximum number of overdraft fees per Business Day	<b>5</b> Per account
	Overdraft protection transfer fee	<b>Free</b>
	Overdraft fee threshold	If your available account balance is overdrawn by \$5 or less, you will not be charged overdraft-paid or overdraft-return fees.
<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, call us at <b>1-888-751-9000</b>, connect to <a href="http://tdbank.com">tdbank.com</a>, or from your mobile device. For more information on TD Debit Card Advance, please see this <a href="#">important information</a>. <b>We also offer an overdraft protection service, where you link to a savings account, which may be less expensive.</b></p>	



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<b>Overdraft options for Customers with debit cards (continued)</b>	<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>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>Free</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>\$5.00</b>
	Deposit reconstruction, per transaction	<b>\$5.00</b>
	Statements with check copies and deposit reconstructions, per statement	<b>\$25.00</b>
	<b>Other</b>	
Cashed or deposited item returned (per item)	<b>\$15.00</b> 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	<b>\$125.00</b>	
ATM/debit card research (per hour)	<b>\$25.00</b>	

<b>Funds transfer</b>	Send Money with Zelle <sup>®</sup> -to/from other people <sup>1</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>2</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) 1 Outgoing wire fee reimbursed per statement cycle (domestic or international) <b>\$25.00</b> per additional outgoing wire (domestic) <b>\$40.00</b> per additional outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)



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

<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>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"> <li>These fees are: overdraft, wire transfer, deposit returned item, and other returned item fees.</li> <li>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.</li> </ol> </li> <li>Then, 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>Non-cash 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> </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 at non-TD ATMs</b> <ul style="list-style-type: none"> <li>– Fifth (5th) Business Day after the date of your deposit</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. EST.

<b>Dispute resolution</b>	<p><b>If you have questions or would like more information</b></p> <p>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>
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<sup>1</sup> Send Money with Zelle<sup>®</sup>, is available for most personal checking and money market accounts. To use Send Money with Zelle<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup>. Transactions typically occur in minutes between enrolled users. If a recipient is not yet enrolled with Zelle<sup>®</sup>, 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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<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, Beyond Checking accounts will be reimbursed for Rush Bill Payment fees.

