

# TD Preferred Savings Account Guide

This account is ideal if you plan to maintain a higher balance and want to maximize your earnings. You are rewarded with a relationship interest rate when you link an eligible account<sup>1</sup>. 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 services such as online and mobile banking with mobile deposit, free direct deposit, free ATM card and free online statements.

<b>Account opening and usage</b>	Minimum deposit needed to open account	<b>\$0.00</b> (\$20,000.00 for IRAs)
	Monthly maintenance fee	<b>\$15.00</b> (\$14.00 with online statements only)
	No monthly maintenance fee when you:	Waived if one of the following applies: 1. \$20,000 minimum daily balance is maintained 2. When linked to a TD Relationship Checking or TD Beyond Checking 3. Opened as an IRA
	Pays interest	<b>Yes</b> Pays a higher interest rate if linked to an eligible TD Bank account such as a personal mortgage, home equity, credit card or active personal or small business checking account. See the Personal Deposit Account Agreement for complete details.
	ATM fees	<b>\$0.00</b> For using TD ATMs in the U.S. and Canada  <b>\$0.00</b> For each withdrawal, transfer and balance inquiry conducted at a non-TD ATM. However, 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>\$35.00</b> For each item we pay
	Overdraft-return fee (non-sufficient funds)	<b>\$35.00</b> For each item we do not pay
	Maximum number of overdraft fees per Business Day	<b>5</b> Per account

<b>Overdraft options for Customers with ATM cards</b>	<b>TD Debit Card Advance<sup>SM</sup></b> TD Debit Card Advance is not available on TD Preferred Savings 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.
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<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>
	<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>	Wires	<b>Free</b> Incoming wires (domestic and international) <b>\$25.00</b> Outgoing wire (domestic) <b>\$40.00</b> Outgoing wire (international), plus exchange rate, taxes and correspondence fee(s)
	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
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	<b>\$0.00</b> Limited to a combined total of 6 pre-authorized withdrawals per monthly period, including online transfers and ACH payments. Please refer to the Personal Deposit Account Agreement for additional details.



<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	"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.

<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 <b>Personal Deposit Account Agreement</b> governs the terms and conditions of personal deposit account(s) with us. Please refer to the Agreement for additional account information.</p>
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<sup>1</sup> Eligible accounts include TD Bank personal mortgage, home equity, credit card or active personal or small business checking accounts. An active checking account must have at least three customer-initiated deposit, withdrawal, payment or transfer transactions each calendar month to qualify for the rate bump during the following month.



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