

# Choice Money Market Account Guide

This account allows you to earn a competitive, tiered interest rate that increases as your balance grows, and provides check-writing privileges. We've created this easy to follow outline of services, fees and policies to help you understand how this account works. At TD Bank, our Money Market accounts also include convenient and free services such as FREE Online and Mobile Banking, FREE Direct Deposit, FREE ATM card and FREE online statements.

Account opening and usage	Minimum deposit needed to open account	<b>\$0.00</b>
	Monthly maintenance fee	<b>\$12.00</b> (\$11.00 with online statements only) Waived if you are age 62 or older.
	Minimum daily balance to avoid monthly maintenance fees	<b>\$2,000.00</b>
	Pays interest	<b>Yes</b>
	ATM fees	
		<b>\$2.50</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.

Overdraft information and fees	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
	Sustained overdraft fee	<b>\$20.00</b> Applied on the 10th consecutive Business Day of overdraft status. You will be charged even if your account balance at end of Business Day is overdrawn by \$5 or less.
	Overdraft fee threshold	If your account balance at end of Business Day is overdrawn by \$5 or less, you will not be charged overdraft fees.

Overdraft options for Customers with debit or ATM cards	<b>TD Debit Card Advance</b>
	We offer an overdraft service called TD Debit Card Advance <sup>SM</sup> with select personal money market accounts. To enroll in TD Debit Card Advance, stop by a TD Bank near you, call us at 1-888-751-9000 or visit us online at <a href="http://www.tdbank.com/tdadvance">www.tdbank.com/tdadvance</a> . For more information on TD Debit Card Advance, please see this <a href="#">important information</a> . <b>We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive.</b>



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Overdraft options for Customers with debit or ATM cards (continued)	<b>Option A</b> (default) - You do not enroll in TD Debit Card Advance	This means your account is set up 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.
	<b>Option B</b> - You enroll in TD Debit Card Advance	This means you choose to allow TD Bank to authorize one-time debit card purchases and ATM transactions 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. <b>\$35 each time we pay an overdraft, up to 5 overdraft fees per Business Day.</b>

Checks	Money orders	<b>\$5.00</b>
	Official checks (cashier's check)	<b>\$8.00</b>

Additional Account Support	Stop payment fee (per item)	<b>\$30.00</b>
	Printed check images with paper statement (subject to limitations under applicable state laws)	<b>\$2.00</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. (This fee is not charged for accounts opened in Vermont)
	Levy/legal order	<b>\$125.00</b>
	ATM/Debit Card research (per hour)	<b>\$25.00</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>
Wire copies	<b>\$1.00</b>	

Funds transfer and international items	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
	Funds transfer	<b>\$15.00</b> Incoming wire (domestic and international)
<b>\$25.00</b> Outgoing wire (domestic)		
<b>\$40.00</b> Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)		



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Funds transfer and international items (continued)	International collections items, plus correspondent fee	<b>\$17.50</b>
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	<b>\$9.00</b> Limited to a combined total of 6 pre-authorized withdrawals per monthly period, including online transfers and ACH payments per government Regulation D. This fee is charged for each transaction over 6 in any monthly period.

Processing policies	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; which may not be the order in which they occurred:</b></p> <ol style="list-style-type: none"> <li>1. Deposits that have become available to you</li> <li>2. Pending debit card, ATM or electronic transactions that have been authorized but not yet paid</li> <li>3. Outgoing wire transfers, deposit return charge backs and debit adjustments in highest to lowest dollar order</li> <li>4. Overdraft fees, other returned item fees and deposit return fees in highest to lowest dollar order</li> <li>5. Checks, debit card and ATM transactions, all other account fees (except those in #6 below) and all other items in the highest to lowest dollar order</li> <li>6. Fees, such as monthly maintenance fees, assessed at the end of a statement cycle</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</b> <ul style="list-style-type: none"> <li>– Immediately</li> </ul> </li> <li>• <b>Non-cash deposits 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>Deposits made at TD ATMs (cash or check)</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 day 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>This represents our general policy. For specific details, please see the Funds Availability Policy in the Personal Deposit Account Agreement. Note: 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.</p>

Dispute resolution	<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 additional account information.</p>
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