

TD Go Card Guide

The TD Go Card is a reloadable prepaid card that is safe, convenient and more secure than carrying cash.

It's perfect for teens and young adults because they can't spend more than the balance on the card. We've created this easy to follow outline of services, fees and policies to help you understand how the TD Go Card works.

Card opening and usage	Card Setup	
	Enrollment fee	\$4.95
	Monthly maintenance fee	\$0.00
	Inactivity fee	\$2.50 After 12 months of inactivity. The Inactivity fee is a monthly fee that begins on the first day of the 13th month from the last activity date. The Inactivity fee will reduce the card balance and may consume the balance before the "Good Thru" date printed on the card.
	Savings account option	TD savings accounts offered as stand-alone products.
	Purchasing	
	Point-of-sale transaction fee	\$0.00 Signature and PIN
	Getting Cash	
	ATM fee	\$0.00 For using TD ATMs in the U.S. and Canada
		\$3.00 For each withdrawal 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.
	ATM withdrawal limit	Up to \$60.00 per week
	Card Information	
	Online balance inquiry	\$0.00
	ATM balance inquiry fee	\$0.00 For using TD ATMs in the U.S. and Canada
		\$3.00 For each 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.
	Customer service fee	\$0.00 Customer service is available by visiting us online at tdbank.com/tdgocard or by calling 1-855-219-8050 (not available in Store).



Card opening and usage (continued)	Loading	
	Load fee	\$1.00 TD Bank Debit or Credit Card \$0.00 Direct Deposit
	Paying Bills	
	Online bill pay	Not available
	Bill pay using the 16-digit card number at merchants that accept Visa®	\$0.00 In-person and online (merchants fees may apply)
	Money orders	\$5.00
	Official checks (cashier's check)	\$8.00
Penalty fees	Declined Transactions	
	ATM transaction decline fee	\$0.00
	Point-of-sale transaction decline fee	\$0.00
Other fees	Card replacement fee	\$5.00
	Card Replacement and Express Delivery Fee	\$25.00
	Online statement fee	\$0.00 For 12 months of online history
	Paper statement fee	\$5.00 Paper statements can be provided upon request
	International transaction fee	\$0.00 TD Bank does not impose a fee on international transactions. However, merchants or other third parties may impose fees on international transactions, which may be added to the cost of such transactions.



Processing policies	Deposit Hold Policy (When funds deposited to your card are available)	<ul style="list-style-type: none"> • Funds loaded using direct deposit from another bank <ul style="list-style-type: none"> – Same Business Day we receive the transfer • Reload at third party retailer <ul style="list-style-type: none"> – N/A • Funds loaded using a TD Bank Debit or Credit Card <ul style="list-style-type: none"> – Immediately • Funds loaded by transfer from a TD checking or savings account <ul style="list-style-type: none"> – N/A • Cash or check deposits made at any TD Bank Store <ul style="list-style-type: none"> – N/A <p>This represents our general policy. Some restrictions may apply. For specific details, please see the TD Go Card Terms & Conditions.</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 8pm EST.

Dispute resolution	<p>Settle Merchant Disputes</p> <p>If you have a dispute over the quality of goods or services, first contact the merchant directly to settle the transaction in question. If you are unsuccessful in resolving the issue with the merchant or for all other disputes, call Customer Service toll-free at 1-855-219-8050.</p>
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After you register your card and your funds are received by the bank, your funds are FDIC insured through TD Bank, Member FDIC.

