

# TD Connect Card Guide

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

It's perfect for anyone who doesn't have a checking account. Or, it can also be used in addition to a checking account for keeping some money separate for online shopping or bill payments, for example. We've created this easy to follow outline of services, fees and policies to help you understand how the TD Connect Card works.

Card opening and usage	<b>Card Setup</b>	
	Enrollment fee	<b>\$0.00</b>
	Monthly maintenance fee	<b>\$2.99</b> If you have a valid TD Bank checking account <b>\$5.99</b> If you do not have a valid TD Bank checking account
	Minimum daily balance to waive monthly maintenance fee	<b>None</b>
	Inactivity fee	<b>\$0.00</b>
	Savings account option	<b>TD savings accounts offered as stand-alone products.</b>
	<b>Purchasing</b>	
	Point-of-sale transaction fee	<b>\$0.00</b> Signature and PIN
	<b>Getting Cash</b>	
	ATM fee	<b>\$0.00</b> For using TD ATMs in the U.S. and Canada
		<b>\$3.00</b> 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.
	<b>Card Information</b>	
	Online balance inquiry	<b>\$0.00</b>
	ATM balance inquiry fee	<b>\$0.00</b> For using TD ATMs in the U.S. and Canada
		<b>\$3.00</b> 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	<b>\$0.00</b> Customer service is available by visiting any TD Bank, online at <a href="https://tdbank.com/tdconnect">tdbank.com/tdconnect</a> or by calling <b>1-888-568-7130</b> .	



Card opening and usage (continued)	Loading	
	Load fee	<p><b>\$0.00</b> TD Bank debit or credit card</p> <p><b>\$0.00</b> Cash or check or transfer from a TD Bank checking or savings account at any TD Bank</p> <p><b>\$0.00</b> Direct Deposit</p>
	Paying Bills	
	Online bill pay	<b>Not available</b>
	Bill pay using the 16-digit card number at merchants that accept Visa®	<p><b>\$0.00</b> In-person and online (merchants fees may apply)</p>
	Money orders	<b>\$5.00</b>
	Official checks (cashier's check)	<b>\$8.00</b>
Penalty fees	Declined Transactions	
	ATM transaction decline fee	<b>\$0.00</b>
	Point-of-sale transaction decline fee	<b>\$0.00</b>
Other fees	Card replacement fee	<b>\$5.00</b>
	Card replacement and express delivery fee	<b>\$25.00</b>
	Online statement fee	<p><b>\$0.00</b> For 12 months of online history</p>
	Paper statement fee	<p><b>\$5.00</b> Paper statements can be provided upon request</p>
	Miscellaneous adjustment fee (cashed or deposited item returned)	<p><b>\$15.00</b> For each item you deposit 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 deposited item return fee.</p>
International transaction fee	<p><b>\$0.00</b> 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.</p>	



<b>Processing policies</b>	<p>Deposit hold policy (when funds deposited to your card are available)</p>	<ul style="list-style-type: none"> <li>• <b>Funds loaded using direct deposit from another bank</b> <ul style="list-style-type: none"> <li>– Same day we receive the transfer</li> </ul> </li> <li>• <b>Reload at third party retailer</b> <ul style="list-style-type: none"> <li>– N/A</li> </ul> </li> <li>• <b>Funds loaded using a TD Bank debit or credit card</b> <ul style="list-style-type: none"> <li>– Same day we receive the transfer</li> </ul> </li> <li>• <b>Funds loaded by transfer from a TD Bank checking or savings account</b> <ul style="list-style-type: none"> <li>– Same day the transfer is made</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>Check deposits made at any TD Bank Store</b> <ul style="list-style-type: none"> <li>– The first \$100 same day</li> <li>– Remainder is generally available the next Business Day</li> </ul> </li> <li>• <b>If we further delay the ability to withdraw funds</b> <ul style="list-style-type: none"> <li>– 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> Some restrictions may apply. For specific details, please see the <a href="#">TD Connect Card Terms &amp; Conditions</a>.</p>
	<p>Business Day</p>	<p>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.</p>

<b>Dispute resolution</b>	<p><b>Settle Merchant Disputes</b></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 <b>1-888-568-7130</b>.</p>
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**After you register your card and your funds are received by TD Bank, your funds are FDIC insured through TD Bank, N.A., Member FDIC.**

