Keep tabs on your deposits.

When will my money be available?
Most of the time, when you deposit money into your account it’s available by the next business day (Monday–Friday, excluding holidays). This includes cash, check, Direct Deposit, Mobile Deposit and Send Money with Zelle®. But keep in mind that you need to get your deposit in by a certain time so we have time to process it. Otherwise, it’ll typically take one more business day to hit your account.

Your deposits are typically available on the next business day.

If you deposit after the cut-off time, it generally takes one extra business day to be available.

Why would a hold be placed on my deposit?
In some cases, it can take us longer to process a check deposit. Here’s why we may need to place a hold:

**New account**
We like to be extra careful with new accounts that are less than 30 days old.

**Extra protection**
We place a hold if we think there’s a chance that a deposited check won’t be paid or if a returned check has been deposited again.

**Large check**
If you’ve made over $5,000 of check deposits in one day, we place a hold to make sure it’s correct.
What if I need access to my money right away?

If you can’t wait for your check deposit to be available, you may be able to use TD FastFunds. It can help you cover pending payments or emergency expenses before the next business day. Simply bring your check deposit to your nearest TD Bank store. If your check’s eligible, pay a 3% service fee ($5 minimum) to make your money available on the spot.

Know when your money will be available in your account.

<table>
<thead>
<tr>
<th>Type of deposit</th>
<th>When you need to deposit by¹</th>
<th>When it’s available</th>
</tr>
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</table>
| Check                           | In store/ATM: 8 p.m. ET, Monday–Friday  
Night drop-box: 7 a.m. ET, Monday–Friday | $100 same day, full amount next business day (unless a hold is placed)²³ |
| Cash                            | _| Immediately                                                   |
| Mobile deposit                  | _| Next business day (unless a hold is placed)²³                |
| Direct Deposit (ACH, RTP, wire transfer) | 8 p.m. ET, Monday–Friday  
(Saturday and Sunday count as a Monday deposit) | Immediately                                                   |
| Send Money with Zelle®          | _| Within minutes³                                               |

We’re always here when you need us.

Bank 24/7 on tdbank.com or the TD Bank app.  
Visit locations.td.com to find a nearby store or TD Bank ATM.  
Call us anytime at 1-888-751-9000.

¹For deposits made on a holiday or non-business day, add an additional business day when estimating funds availability
²In some cases, we will not make all the funds that you deposit by check available at the times shown in this Policy. Depending on the type of check you deposit, funds may not be available until the second (2nd) Business Day after the day of your deposit. The first $225 of your deposit, however, will be available no later than the first (1st) Business Day after the day of your deposit. (see TD Banks’ Funds Availability Policy for additional information)
³Zelle deposits made after 8 p.m. ET may temporarily increase your balance, however, deposits made after 8 p.m. ET will not always be available and will be considered deposited on the next business day

Member FDIC, TD Bank, N.A.