



Bank

America's Most Convenient Bank®

When your TD Bank CD matures—you have options.

As your Certificate of Deposit approaches the end of its term, you may be wondering what happens when it matures. TD Bank will notify you up to 2 months prior to your CD's maturity date. This gives you time to explore your options and decide what makes the most sense for you and your savings goals.

We can help you feel prepared once it's time to renew.

[Schedule an appointment](#)

What happens when my CD matures?

There is a **10-calendar-day grace period beginning on the date of maturity** where you can make changes without being assessed a fee.¹



Example: If your CD is set to mature on **January 1**, you would have until **January 10** to make changes.

During that time, you have a few options. Here's what you need to know:

1. Choose to update or renew your CD

- If you would like to deposit or withdraw money before renewal or close your CD during the grace period, you must [visit a TD Bank location](#) in person.
- To simply renew your CD or switch to a new term, call us at [1-800-643-5363](tel:1-800-643-5363) or visit your nearest TD Bank location.

Explore your options	Store	Phone	Online/Mobile
Renew CD at same term	✓	✓	
Renew CD at different term	✓	✓	
Add/withdraw funds & renew CD	✓		
Close CD & withdraw funds	✓		
Shop CD Rates	✓	✓	✓

2. Do nothing—let your CD automatically renew.

- If you do not contact us within the 10-day grace period, your CD will automatically renew with the existing term to the non-promotional TD Choice interest rate and Annual Percentage Yield in effect at the time of renewal.² Please note, the rate you receive may not take advantage of the best rates we have available and may be lower than your current CD rate. To view rates, click [here](#), scroll down to the paragraph below the rates and tiers table and click 'Learn more'.

Where can I find TD Bank's posted CD rates?

Current rates can be found at [TDBank.com](https://www.td.com). Keep in mind, it's important that you review rates during your 10-day grace period as posted rates can change daily. Following the grace period, the interest rate and Annual Percentage Yield are fixed for the term of the CD and may only be changed at maturity.³

Where can I find my current CD rate and term?

Log in to your account using [Online Banking](#) or the TD Bank app and select your CD. Your rate and term are viewable under the account details. During the 10-day grace period, the updated rate and term following auto-renewal will be shown .

Getting the most out of your CD

Unlock a special relationship rate with a TD Checking account. Earn even more with a relationship rate when you have an eligible TD Bank Checking account.⁴

You can also check out our other [savings options](#) to choose the account that's right for you.



Have questions?

[Book an in-store meeting](#) at a TD Bank location near you.



Call us anytime at
1-800-643-5363

¹ At maturity, Customers will have 10 calendar days, beginning on the date of maturity, to deposit additional funds or withdraw funds without penalty. During this grace period, Customers can also choose to renew their CD to the current term or select a different term. Customers are required to contact TD Bank with any requested changes. If a Customer withdraws funds or closes a CD before the maturity date, it is considered an early withdrawal and may be subject to a penalty. Please refer to the [Personal Deposit Account Agreement](#) for information on early withdrawal penalties.

² TD Choice Promotional CDs and IRA CDs will automatically renew at maturity to the same term at the [non-promotional TD Choice CD or IRA CD interest rate and Annual Percentage Yield](#) in effect at the time of renewal unless we notify you otherwise. To view both relationship and standard rates please visit us [here](#) and navigate directly below the featured rate table to 'learn more'.

³ The Annual Percentage Yield (APY) for the account assumes that interest will remain on deposit until maturity; any withdrawals will reduce earnings. Interest is accrued on all deposits as of the day the CD is opened on a daily basis, and is compounded monthly on the cycle date. The daily balance method is used to calculate interest on the account and is credited monthly to your CD.

⁴ To qualify for the relationship rate, customers must own an eligible TD Bank personal checking account in good standing at the time of CD account opening or renewal. [See the Personal Deposit Account Agreement for more details about eligibility.](#)