

# TD Essential Banking Account Guide

**This low-cost, checkless account is ideal for Customers who want an everyday bank account without overdraft fees.** We've created this easy to follow outline of services, fees and policies to help you understand how this account works. All of our accounts also include convenient services such as Mobile and Online Banking with Bill Pay, free Visa® debit card and Live Customer Service 24/7.

<b>Account opening and usage</b>	Minimum deposit needed to open account	<b>\$0.00</b>
	Monthly maintenance fee	<b>\$4.95</b>
	No Monthly maintenance fee when	<b>The primary account holder is age 13 through 17</b> (upon the primary account holder's 18th birthday the account will be subject to the monthly maintenance fee <sup>1</sup> )
	Pays interest	<b>No</b>
	ATM fees	<b>\$0.00</b> For using TD ATMs in the U.S. and Canada  <b>\$3.00</b> For each withdrawal, transfer, and balance inquiry conducted at a non-TD ATM. Additionally, the institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.

<b>Overdraft information and fees</b>	Overdraft fee	<b>N/A</b> This fee is not charged on this account.
	Overdraft Services do not apply to TD Essential Banking Accounts. We may decline or return transactions that would result in an overdraft. Transactions that you make may cause your account to overdraw but we will not assess your TD Essential Banking Account an overdraft fee. For example, preauthorized transactions and other transactions may post to your account even when the balance in your account is not sufficient to pay the transaction.	

<b>Additional account support</b>	<b>Checks</b>	
	Money orders	<b>\$5.00</b>
	Official checks (cashier's check)	<b>\$8.00</b>
	Personal checks	<b>N/A</b> Personal checks not offered for this account.
	<b>Account services</b>	
	Check & ACH Stop Payment fee (per item <sup>2</sup> )	<b>\$30.00</b>
	Monthly paper statement fee	<b>\$1.00</b>
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	<b>\$2.00</b>
TD FastFunds	<b>3% of total TD FastFunds check amounts (min. fee of \$5)</b> TD FastFunds is a service which enables expedited funds availability in exchange for a fee. Deposits eligible for and subject to TD FastFunds will be credited to your account first before any other items, such as deposits and withdrawals made the same day.	

<b>Additional account support (cont'd)</b>	<b>Copies</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>
	<b>Other</b>	
	Levy/legal order	<b>\$125.00</b>
ATM/debit card research (per hour)	<b>\$25.00</b>	
<b>Funds transfer</b>	Send Money with Zelle®—to/from other people <sup>3</sup>	<b>Free</b> Delivery to others in minutes <b>Free</b> Request funds from others <b>Free</b> 3-Day delivery to others
	Bill Pay	<b>Free</b> Scheduled or Next Day Bill Payment <b>\$2.00</b> Rush Bill Payment <sup>4</sup>
	Online banking transfers	<b>Free</b> Internal transfers (to/from other TD Bank accounts) <b>Free</b> External transfers from other institutions with 3-day delivery <b>Free</b> External transfers to other institutions with 3-day delivery <b>Free</b> External transfers to/from other institutions with next-day delivery
	Wires	<b>\$15.00</b> Incoming wire (domestic and international) <b>\$30.00</b> Outgoing wire (domestic) <b>\$50.00</b> Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
<b>International items</b>	Foreign bank drafts, purchased	<b>\$25.00</b> Purchased orders of \$250 and above <b>\$35.00</b> Purchased orders less than \$250
	Foreign currency bank notes	<b>\$7.50</b> In Store and online orders <b>\$17.50</b> Orders less than \$250
	International collections items, plus correspondent fee(s)	<b>\$17.50</b>
	International Transaction Fee (ATM/debit card)	<b>3% of the U.S. dollar amount of the transaction</b> This fee applies if you use your card to purchase goods or services in a foreign currency or in U.S. dollars with an international merchant (an "International Transaction"). International Transactions include internet transactions made in the U.S. but with a merchant who processes the transaction in a foreign country. This fee also applies if you use your card to obtain foreign currency from a non-TD ATM .

<b>Processing policies</b>	<p>Posting order (The order in which withdrawals and deposits are processed)</p>	<p><b>Transactions are processed at the end of each business day in the following order:</b></p> <ol style="list-style-type: none"> <li>Deposits that have become available to you that business day in accordance with our Funds Availability Policy are added to your available account balance.</li> <li>All withdrawals and some fees are deducted from your available account balance in chronological date and time order based on the information that we receive for each item.             <ol style="list-style-type: none"> <li>This fee is: wire transfer fees.</li> <li>For some items, we do not receive date and time information. We assign these items a date and time, which may vary from when the transactions were conducted. For additional information, please see the Processing Order for Payment of Checks, Debit Card Transactions, and Other Items section of the Personal Deposit Account Agreement.</li> </ol> </li> <li>Then, overdraft fees, interest credits and all other fees are processed.</li> </ol>
	<p>Funds Availability Policy (When funds deposited to your account are available)</p>	<ul style="list-style-type: none"> <li>• <b>Wire transfers, electronic deposits and transfers between accounts</b> – Immediately</li> <li>• <b>Cash deposits made at any TD Bank Store or ATM</b> – Immediately</li> <li>• <b>Non-cash deposits made at any TD Bank Store</b> – The first \$100 immediately – Remainder the next business day</li> <li>• <b>Check deposits made at TD ATMs</b> – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next business day</li> <li>• <b>Deposits made through TD Bank Mobile Deposit</b> – Next business day after the date of your deposit</li> <li>• <b>If we further delay the ability to withdraw funds</b> – We will notify you and funds will generally be available no later than the seventh (7th) business day after the deposit date.</li> </ul> <p><b>This represents our general policy.</b> For specific details, please see the Funds Availability Policy in the Personal Deposit Account Agreement.</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 8 p.m. ET.</p>

<b>Dispute resolution</b>	<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 complete checking account details.</p>
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<sup>1</sup> If you are under the age of 18, you must open a joint account with a parent or legal guardian as the secondary owner.

<sup>2</sup> In instances where a Bill Pay check is issued and a Customer requests a stop payment, the stated fee applies.

<sup>3</sup> Send Money with Zelle<sup>®</sup>, is available for most personal checking and money market accounts. To use Send Money with Zelle<sup>®</sup> you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, and an active unique e-mail address. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. Message and data rates may apply, check with your wireless carrier.

Must have a bank account in the U.S. to use Send Money with Zelle<sup>®</sup>. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle<sup>®</sup>. Transaction limitations apply.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>4</sup> Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments.



America's Most Convenient Bank<sup>®</sup>