

We're here to help you make the right choices to manage your money. We have the tools and services to help you understand when fees are charged and how your account balance is determined.

Free Tools You Can Use

- **Small Business Online Banking:** Easily manage your business account to monitor your available balance, create balance alerts and pay bills online or from your mobile device. To enroll or sign in to TD Bank Online Banking, visit tdbank.com/sbonlinebanking.
- **Thousands of TD ATMs:** Check your balance for free at any TD ATM in the U.S. and Canada.
- **Checkbook register:** Keep track of your balance as you make transactions.

When Overdraft Fees are Charged

An overdraft occurs when your available balance is not sufficient to cover a transaction and we pay it anyway. Your available balance is reduced by any "pending" debit card transactions (purchases or ATM withdrawals), and includes any deposited funds that may have been made available pursuant to our Funds Availability Policy. We can cover overdrafts in a three different ways:

1. Standard Overdraft Service (included with your account)

We may at our option, authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Store payments, transfers and withdrawals
- External transfers to other institutions and payments to other people
- Online and Mobile Banking transfers and payments made through Bill Pay
- Recurring debit card transactions
- Telephone transfers
- Automatic Bill Payments

2. Savings Overdraft Protection & Business Overdraft Protection Line of Credit¹

Savings Overdraft Protection: Link your checking account to your TD business savings or money market to cover overdrafts. If you are enrolled in this free service, should you exceed your checking available balance, funds are automatically transferred from your linked account.

Business Overdraft Protection Line of Credit²: If you are enrolled in this service, should you exceed your checking available balance, funds are automatically transferred from your line of credit to your checking account.

3. Discretionary Overdraft Service

You have control over whether you want the Bank to consider allowing overdrafts for ATM transactions and one-time debit card transactions.

You have 2 options:

- **Discretionary Overdraft Service³**—We **may** authorize an ATM or one-time debit card transaction even if your available balance is not sufficient to cover the transaction. You will incur an overdraft fee.
This is the default option on your account.
- **Discretionary Overdraft Service Opt-Out³**—We **will not** authorize an ATM or one-time debit card transaction if your available balance is not sufficient to cover the transaction, your transaction will be declined, and no overdraft fee assessed.

You may change your Discretionary Overdraft Service preference any time by visiting your local TD Bank Store, or by calling us at **1-888-751-9000**.

Overdraft Fees

- If you overdraw your available balance by more than \$50, we will charge you a \$35 overdraft fee per transaction. We will not charge you more than 5 overdraft fees per day.
- With Overdraft Grace, if you overdraw your account by more than \$50 but make sufficient deposits to bring your available account balance back to \$0 or greater than \$0 by 11p.m. ET on the next business day⁴ following the day on which the item(s) that overdrew your account posted to your account (the “Overdraft Grace Period”), we will refund the overdraft fee(s) that were assessed to your Account for those item(s).⁵
- The number of overdraft fees we charge you may be affected by the order in which we process your transactions. We process your transactions (including “pending” transactions) at the end of each business day.⁶
- Please note, you are obligated to pay overdrafts immediately.

How to Determine Your Account Balance

Your available balance is the amount of money in your account you can use without incurring an overdraft fee. Your available balance is reduced by any pending debit card transactions (purchases and ATM withdrawals); and includes any deposited funds that have been made available. Your available balance does not reflect checks that you have written that have not yet cleared. If you exceed your available balance, you may incur an overdraft fee.⁶

- Cash deposits made at TD Bank Stores or ATMs are available to you immediately.
- The first \$100 of daily non-cash deposits made at TD Bank Stores is available immediately. The remaining amount is generally available the next-business-day.⁶
- The first \$100 of daily ATM check deposits is available to you immediately for accounts opened longer than 90 days. The remaining amount is generally available the next-business-day.⁶
- TD Bank Mobile Deposits are generally available the next-business-day.^{6,7}
- Wire transfers, electronic deposits and transfers between accounts are available to you immediately.
- Remember, if you authorize a transaction or a withdrawal before a deposit is available to you, you could incur an overdraft fee.
- Transactions are processed at the end of each business day in the following order; which may not be the order in which they occurred:
 1. Deposits that have become available to you.
 2. Pending debit card, ATM or electronic transactions that have been authorized but not yet paid.
 3. Outgoing wire transfers, deposit return chargebacks, and debit adjustments to your available Account balance;
 4. Overdraft fees, other returned item fees, and deposit return fees;
 5. All other Account fees (except as described in (6) below), and all other items including checks, ATM transactions, ACH debits, in-store withdrawals, electronic transfers and debit card transactions; and
 6. Fees assessed at the end of the statement cycle, including, for example but not limited to monthly maintenance fees.

For Checking accounts and Money Market accounts with check access, within categories 1, 2 and 3, items will post from highest to lowest dollar amount. For Savings Accounts, Money Markets with no check access and CD Accounts, within categories 1, 2 and 3, items will post from lowest to highest dollar amount.

The order in which transactions are processed may affect the total amount of overdraft fees incurred. Please refer to your Business Deposit Account Agreement.

Treasury Management Analysis Customers – please refer to your Business Deposit Account Agreement for overdraft fee information.

We are here to help. If you have any questions, please call us at 1-888-751-9000.

¹ Savings Overdraft Protection and Business Overdraft Protection Line of Credit are not available for business checking accounts on Account Analysis Billing.

² Subject to credit approval; please see credit agreement for applicable finance charges.

³ Discretionary Overdraft Service is not available on TD Business Savings accounts. This means your account is set up to decline any ATM transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged overdraft fees.

⁴ Business days do not include Saturday, Sunday, or Federal Holidays.

⁵ Please refer to the Overdraft Grace section of the Business Deposit Account Agreement for additional information.

⁶ Please refer to your Business Deposit Account Agreement and Business Fee Schedule.

⁷ TD Mobile Deposit is available to Customers of at least 90 days or longer with an active checking, savings or money market account. Available for most iPhone® and Android™ devices. Other restrictions may apply. Please refer to the Mobile Deposit Addendum.