

TD Business Simple CheckingSM Account Guide

An ideal account if you prefer a low monthly fee and no minimum balance requirement. We've created the following outline of services, fees and policies to help you understand how this account works. All of our Small Business accounts also include convenient and hassle-free services such as online banking, free instant Visa[®] debit card and Live Customer Service 24/7.

Account opening and usage	Minimum deposit needed to open account	\$25.00
	Monthly maintenance fee	\$10.00¹
	Minimum balance to avoid monthly maintenance fee	N/A
	Number of Items paid and/or deposited per statement cycle with no charge	200 (\$0.75 for each item thereafter)
	Cash Deposited fee	\$0.25 per \$100 For deposits over \$5,000 per statement cycle
	Pays Interest	No
	ATM fees	\$0.00 For using TD ATMs in the U.S. and Canada \$3.00 For each withdrawal, transfer, and 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, including balance inquiries.

Overdraft information and fees²	Overdraft-paid fee	\$35.00 For each item we pay
	Overdraft-return fee (non-sufficient funds)	\$35.00 For each item we do not pay
	Maximum number of overdraft fees per Business Day	5 Per account
	Overdraft fee threshold	If your account balance at end of Business Day is overdrawn by \$50 or less, you will not be charged overdraft-paid or overdraft-return fees.
	Overdraft Grace Period	If you overdraw your available account balance by more than \$50, and you make a deposit to bring your available account balance back to at least \$0 by 11p.m. ET the next business day, we will refund the overdraft fees that were assessed to your account for those items.

Overdraft options for Customers with debit cards²	Discretionary Overdraft Service We offer Discretionary Overdraft with our small business checking accounts to determine how we authorize and pay ATM or one-time debit card transactions when you do not have enough money available in your account to cover the transaction. You may change your enrollment option at any time by visiting your local TD Bank store, or call us at 1-888-751-9000 . For more information about overdraft practices, see your Tips to Help Manage Your Business Account document.	
	Option A – (This is the default option on your account.) You are enrolled in Discretionary Overdraft	This means your account is setup to allow TD Bank to authorize and pay ATM or one-time debit card transactions even when you do not have enough money available in your account. Whether an overdraft will be paid is at our discretion, and we reserve the right not to pay. If you overdraw your available balance by more than \$50, we will charge you a \$35 overdraft fee each time we pay an overdraft, up to 5 overdraft fees per day.
	Option B – You are not enrolled in Discretionary Overdraft	This means your account is setup to decline any ATM or one-time debit card transactions that may overdraw your account. Since these transactions will be declined when you have insufficient available funds, you will not be charged the overdraft-paid fees for ATM or one-time debit card transactions. We may authorize and pay overdrafts for other transaction types.

Additional account support	Checks	
	Money orders	\$5.00
	Official checks (cashier's check)	\$8.00
	Account Services	
	Check & ACH Stop Payment (per item)	\$30.00
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	\$2.00 per month
	Paper statements	\$3.00 per month Avoid the paper statement fee by signing up for e-statements only through TD Bank Online Banking.
	TD FastFunds	3% of Check Amount (min fee of \$5) 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. Additionally, checks deposited or cashed using the TD FastFunds service will not be charged a Return Deposit Item (RDI) fee in the event that a check is returned.
	Copies	
	Statements with check copies and/or deposit slips only, per statement	\$5.00
	Deposit reconstruction, per transaction	\$5.00
	Statements with check copies and deposit reconstructions, per statement	\$25.00
	Other	
	Cashed or deposited item returned (per item)	\$20.00 For each item you deposit or cash 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 cashed or deposited item return fee.
Levy/legal order	\$125.00	
ATM/debit card research (per hour)	\$25.00	
Funds transfer and international items	Bill Pay	Free Scheduled or Next day Bill Payment \$2.00 Rush Delivery Bill Payment ³
	Online banking transfers	Free Internal transfers (to/from other TD Bank accounts) Free External transfers from other institutions with 3-day delivery Free External transfers to other institutions with 3-day delivery Free External transfers to/from other institutions w/ next-day delivery
	Foreign bank drafts, purchased	\$25.00 Purchased orders of \$250 and above \$35.00 Purchased orders less than \$250
	Foreign currency bank notes	\$7.50 In Store and online orders ⁴ \$17.50 Orders less than \$250
	Wires	\$15.00 Incoming wire (domestic and international) \$30.00 Outgoing wire (domestic) \$50.00 Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
	ACH Batch-TD Bank	\$10.00 per batch
	International collections items, plus correspondent fee(s)	\$17.50
	International Transaction Fee (ATM/debit card) ⁵	3.00% of the U.S. dollar amount of the transaction 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.

Processing policies	<p>Posting order (The order in which withdrawals and deposits are processed)</p>	<p>Transactions are processed at the end of each Business Day in the following order; which may not be the order in which they occurred:</p> <ul style="list-style-type: none"> • Deposits that have become available to you that Business Day in accordance with our Funds Availability Policy are added to your available Account balance. • Next, the total amount of any “pending” debit card, ATM and other electronic transactions. • We then deduct items from your available Account balance by category, in the following order: <ol style="list-style-type: none"> 1. Outgoing wire transfers, deposit return chargebacks, and debit adjustments to your available Account balance; 2. Overdraft fees, other returned item fees, and deposit return fees; 3. All other Account fees (except as described in (4) below), and all other items including checks, ATM transactions, ACH debits, in-store withdrawals, electronic transfers and debit card transactions; and 4. Fees assessed at the end of the statement cycle, including, for example but not limited to monthly maintenance fees <p>For Checking accounts and Money Market accounts with check access, within categories 1, 2, and 3, we post items in order from highest to lowest.</p>
	<p>Funds Availability Policy (When funds deposited to your account are available)</p>	<ul style="list-style-type: none"> • Wire transfers, electronic deposits and transfers between accounts <ul style="list-style-type: none"> – Immediately • Cash deposits made at any TD Bank Store or ATM <ul style="list-style-type: none"> – Immediately • Check deposits made at any TD Bank Store <ul style="list-style-type: none"> – The first \$100 immediately – Remainder the next Business Day – Longer delays may apply as outlined in the Business Deposit Account Agreement • Check deposits made at TD ATMs <ul style="list-style-type: none"> – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day – Longer delays may apply as outlined in the Business Deposit Account Agreement • If we further delay the ability to withdraw funds <ul style="list-style-type: none"> – We will notify you and funds will generally be available no later than the seventh (7th) Business Day after the deposit date. • Deposits made through TD Bank Mobile Deposit <ul style="list-style-type: none"> – Next Business Day after the date of your deposit <p>This represents our general policy. For specific details, please see the Funds Availability Policy in the Business 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 not earlier than 8:00 p.m. EST.</p>
Dispute resolution	<p>If you have questions or would like more information</p> <p>Please visit any of our Stores or call us at 1-888-751-9000. We will be happy to assist you. In addition, the Business Deposit Account Agreement governs the terms and conditions of business deposit account(s) with us. Please refer to the Agreement for complete business checking account details.</p>	



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¹Product is eligible for a non-profit waiver of the monthly maintenance fee | ²Treasury Management Analysis Customers – the method to which overdraft fees are charged to your account may vary, please refer to your Business Deposit Account Agreement for overdraft fee information. | ³Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments. | ⁴These fees apply to TD Bank account holder transactions placed in Store and online orders from foreigncurrency.td.com | ⁵Whenever you use your TD Bank Debit Card or TD ATM Card outside of the US to get cash at any non-TD ATM, or to purchase goods or services, or for cash advances we will charge an international exchange fee equal to 3% of the transaction amount. This fee will apply whether the TD Bank Debit Card holder or TD ATM Card holder is physically located inside or outside the US and the merchant is located outside the US.