

Personal Account Maintenance Information

| Type of Account | Minimum to Open | Monthly Maintenance Fee | No Monthly Maintenance Fee When You: | Required Minimum to Earn APY/ Interest Rate Tier | |
|---|----------------------------------|--|--|---|------------------|
| TD Relationship Checking | \$0.00 | \$25.00 | Maintain a \$20,000.00 minimum combined deposit, outstanding loan and/or mortgage ¹ balance (excludes credit card) in accounts you choose to link ² | \$0.01 | \$100,000.00 |
| | | | | \$1,000.00 | \$250,000.00 |
| | | | | \$10,000.00 | \$500,000.00 |
| | | | | \$25,000.00 | \$1,000,000.00+ |
| | | | | \$50,000.00 | |
| Relationship Checking accounts are eligible for monthly maintenance fee waivers on one additional personal checking account and all personal savings accounts that you choose to link to your Relationship Checking account. ² Waivers expire when the Relationship Checking account is closed. | | | | | |
| TD Premier Checking | \$0.00 | \$25.00 | Maintain a \$2,500.00 minimum daily balance | \$0.01 | \$50,000.00 |
| | | | | \$2,500.00 | \$250,000.00+ |
| TD 60 Plus Checking | \$0.00 | \$10.00 | Maintain a \$250.00 minimum daily balance | \$0.01 | |
| TD Convenience Checking | \$0.00 | \$15.00 | Maintain a \$100.00 minimum daily balance | non-interest bearing | |
| TD Simple Checking | \$0.00 | \$5.99 | N/A | non-interest bearing | |
| TD Student Checking ³ | \$0.00 | N/A | N/A | non-interest bearing | |
| Private Tiered Checking ⁴ | \$0.00 | N/A | N/A | \$0.01 | \$250,000.00 |
| | | | | \$10,000.00 | \$500,000.00+ |
| | | | | \$25,000.00 | |
| Private Tiered Checking accounts are eligible for monthly maintenance fee waivers on one additional personal checking account and all personal savings accounts that you choose to include in a combined statement with your Private Tiered Checking account. You may also request waivers for any TD Health Savings Account(s) you own. Waivers expire when the Private Tiered Checking account is closed. | | | | | |
| TD Simple Savings* | \$0.00 (\$300.00 for IRAs) | \$5.00/\$4.00 with Online Statements | <ul style="list-style-type: none"> • Maintain a \$300.00 minimum daily balance OR • Are age 18 or younger, or age 62 or older⁵ OR • Open as an IRA OR • For the first 12 months, each month you have a linked, eligible TD Bank personal checking account and complete a recurring transfer of \$25 or more from a TD Bank account | \$0.01 | |
| TD Growth Money Market | \$0.00 | \$12.00/\$11.00 with Online Statements | <ul style="list-style-type: none"> • Maintain a \$2,000.00 minimum daily balance OR • Are age 62 or older⁵ | \$0.01 | \$25,000.00 |
| | | | | \$1,000.00 | \$50,000.00 |
| | | | | \$2,000.00 | \$100,000.00 |
| | | | | \$5,000.00 | \$250,000.00+ |
| | | | | \$10,000.00 | |
| TD Preferred Savings* | \$0.00 (\$20,000.00 for IRAs) | \$15.00/\$14.00 with Online Statements | <ul style="list-style-type: none"> • Maintain a \$20,000.00 minimum daily balance OR • Open as an IRA | \$0.01 | \$250,000.00 |
| | | | | \$20,000.00 | \$500,000.00 |
| | | | | \$50,000.00 | \$1,000,000.00 |
| | | | | \$100,000.00 | \$10,000,000.00+ |
| TD Private Tiered Savings ⁴ | \$0.00 | \$15.00 | • Maintain a \$20,000.00 minimum daily balance | \$0.01 | \$250,000.00 |
| | | | | \$20,000.00 | \$500,000.00 |
| | | | | \$50,000.00 | \$1,000,000.00 |
| | | | | \$100,000.00 | \$10,000,000.00+ |
| TD Choice and TD Private ⁴ CDs* | \$250.00 | N/A | N/A | \$0.01 | \$50,000.00 |
| | | | | \$10,000.00 | \$100,000.00+ |
| All other Certificates of Deposit* | \$250.00 | N/A | N/A | \$0.01 | |

* These accounts may also be opened as IRAs (except TD No-Catch CD and TD Private CD). TD Bank does not provide individual advice with respect to IRAs. This material is solely for informational purposes and is not intended to be viewed as individual tax, financial or investment advice or as a recommendation for you to take a particular course of action with respect to your IRA.

¹ Must a personal TD Bank mortgage account in good standing meeting the following criteria: serviced by TD Bank and not more than 90 days Past Due (Next Payment Date is in the future OR not more than 90 days before the previous month end).

² Chosen account(s) can only be linked to one (1) Relationship Checking account.

³ Student benefits expire after 5 years or the Primary Account Owner's 24th birthday, whichever is sooner.

At this time, the Student Checking account type will be migrated to a Convenience Checking account. One Simple Savings monthly maintenance fee waiver placed upon Customer request and expires with other Student Checking benefits.

⁴ These accounts are only available to clients of the TD Private Client Group; see a TD Bank representative for more information.

⁵ Waivers are based on age of Primary Account owner. Eligible for customers who are of 60 years of age or older. If the account is a joint account, the primary account holder must meet the age requirements.



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The information and descriptions contained herein are provided solely for informational purposes and are subject to change.

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