

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 Select Savings*	\$0.00 (\$15,000.00 for IRAs)	\$15.00/\$14.00 with Online Statements	<ul style="list-style-type: none"> • Maintain a \$15,000.00 minimum daily balance OR • Open as an IRA 	\$0.01	\$250,000.00
				\$15,000.00	\$500,000.00
				\$25,000.00	\$1,000,000.00
				\$50,000.00	\$10,000,000.00+
				\$100,000.00	
TD Private Tiered Savings ⁴	\$0.00	\$15.00	• Maintain a \$15,000.00 minimum daily balance	\$0.01	\$250,000.00
				\$15,000.00	\$500,000.00
				\$25,000.00	\$1,000,000.00
				\$50,000.00	\$10,000,000.00+
				\$100,000.00	
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 A mortgage in good standing.

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.



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

Member FDIC TD Bank, N.A.

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Important Notice About Your Account

We realize the importance of keeping you informed when it comes to your banking. That's why we're notifying you of changes to your Personal Deposit Account Agreement.

Effective April 14, 2017

This is a Supplement to TD Bank's Personal Deposit Account Agreement, as is in effect on the date hereof, and as the Agreement may be amended from time to time. All terms and conditions of the Personal Deposit Account Agreement apply, except as outlined below.

Part IV: Electronic Funds Transfers Disclosure

External Transfer (Account to Account Transfers) Service and Send Money Service

The standard limits are:

Delivery Option	Direction	Daily	Monthly
External Transfers (to/from other institutions)			
3 Business Days	Outbound	\$3,000	\$5,000
	Inbound	\$10,000	\$20,000
Next Business Day	Outbound	\$2,500	\$4,000
	Inbound	\$7,500	\$15,000
Send Money (to/From other people)			
3 Business Days	Outbound	\$2,500	\$10,000
	Inbound (Request Money)	\$2,500	\$10,000
Instant	Outbound	\$1,000	\$5,000

Please note: When you Send Money instantly to other people, your daily Debit Card transaction limits may be impacted.

You can learn more at tdbank.com/limits or call at **1-888-751-9000**.



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