

# Personal Fee Schedule

## Checks

Money orders .....	\$ 5.00
Official checks.....	\$ 8.00

## ATM/Debit Cards

Transactions conducted at TD ATMs in the U.S. and Canada (including mini-statements).....	Free
Each withdrawal, transfer, & balance inquiry conducted at a non-TD ATM <sup>1</sup> .....	\$ 3.00
Debit transactions (signature and PIN).....	Free

## Funds Transfers

<b>External transfers (to/from other institutions)</b>	
3 day delivery from other institutions .....	Free
3 day delivery to other institutions .....	\$ 3.00
Next day delivery to/from other institutions .....	\$ 7.00

## Send Money (to/from other people)

Instant delivery.....	Free
Request funds from others.....	Free
3 day delivery.....	Free

## Wires

Incoming wire (domestic & international) .....	\$ 15.00
Outgoing wire (domestic).....	\$ 25.00
Outgoing wire (international) .....	\$ 40.00

## International

Collections items (plus correspondent fee) <sup>2</sup> .....	\$ 17.50
Foreign bank drafts (purchased orders \$250 and above) <sup>2</sup> .....	\$ 25.00
Foreign bank drafts (purchased orders less than \$250) <sup>2</sup> .....	\$ 35.00
Foreign currency bank notes (orders \$250 and above) <sup>2</sup> .....	\$ 7.50
Foreign currency bank notes (orders less than \$250) <sup>2</sup> .....	\$ 17.50

<sup>1</sup>Please note: For transactions conducted at non-TD ATMs, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including for balance inquiries. In certain instances, we will reimburse you for these fees. Please see the chart below for details.

<sup>2</sup>Foreign Exchange (FX) products and services are provided by TD Bank, N.A. and its affiliates, including The Toronto-Dominion Bank and TD Securities (USA) LLC.

<sup>3</sup>Subject to limitations under applicable state laws.

<sup>4</sup>The fee applies to a maximum of five (5) items per day per account.

## Account Services

Check & ACH Stop Payment (per item) .....	\$ 30.00
Paper statement (per statement cycle).....	\$ 1.00
Printed check images with paper statement (per statement cycle) <sup>3</sup> .....	\$ 2.00

## Overdraft Services

Overdraft protection transfer fee (per daily transfer) .....	\$ 10.00
Overdraft – return (NSF)/overdraft – paid (per item) <sup>4</sup> .....	\$ 35.00

## Other

Levy/legal order.....	\$125.00
Excess pre-authorized withdrawals, transfers or checks (Money Market/Savings) (per item) <sup>5</sup> .....	\$ 9.00
Excess withdrawal (per item – for Club accounts only) <sup>6</sup> .....	\$ 3.00
ATM/Debit card research .....	\$25.00/hour
Cashed or deposited item returned (per item) .....	\$ 15.00

## Copies

Statement copies .....	Free
Statements with check copies &/or deposit slips only.....	\$5.00/statement
Deposit reconstruction .....	\$5.00/transaction
Statements with check copies AND deposit reconstructions .....	\$25.00/statement

## Gift Cards

Gift Cards available in amounts from \$25 to \$750 (per card)<sup>7</sup> ..... No purchase fee

<sup>5</sup>The fee will be waived for Savings Overdraft Protection transfers. However, Savings Overdraft Protection transfers will be counted in the total number of pre-authorized transactions done in the statement cycle. We may impose a fee for each withdrawal in excess of six (6) that you make in any monthly period (based on your statement date). Please refer to the Personal Deposit Account Agreement for details.

<sup>6</sup>We may impose a fee for each withdrawal in excess of three (3) that you make in any monthly period. Please refer to the Personal Deposit Account Agreement for details.

<sup>7</sup>Other fees may apply. See Terms & Conditions for more information.

## Some fees are waived (✓) for certain accounts, as described in this chart.

	Official Check Fee and Money Order Fee	Incoming Wire Fee	Stop Payment Fee	Check Image Fee	Excess Pre-Authorized withdrawals, transfers, or checks	Non-TD ATM Fee	Overdraft Protection Transfer Fee	Paper Statement Fee
<b>TD Relationship Checking</b>	✓	✓	✓	✓		✓	✓	✓
<b>TD Premier Checking</b>	✓	✓	✓	✓		✓		✓
<b>TD 60 Plus Checking</b>	✓							✓
<b>TD Student Checking</b>							✓	
<b>TD Preferred Savings</b>	✓	✓	✓		✓	✓		✓
<b>Private Tiered Checking</b>	✓	✓	✓	✓		✓		✓
<b>TD Private Tiered Savings</b>	✓	✓	✓		✓	✓		✓
<b>All Other Personal Savings Accounts</b>								✓
<b>Individual Development Products</b>		✓	✓		✓			✓
<b>Family Development Products</b>		✓	✓		✓		✓	✓

For some account types, we will reimburse you for surcharge fees incurred for transactions conducted at non-TD ATMs. Please see chart below for details:

Account Type(s)	Minimum Daily Balance Requirement for Reimbursement	Surcharge Reimbursement*
TD Relationship Checking TD Premier Checking TD Preferred Savings	\$2,500	Non-TD ATM surcharge fees for account transactions reimbursed to Customer's account at service charge cycle close.
All Private Banking Checking Accounts in CT, DE, MA, ME, NH, NJ, NY, PA, RI, VT	\$2,500	
All Private Banking Checking Accounts in DC, FL, MD, NC, SC, VA, TD Private Tiered Savings	\$0.01	

\*The minimum daily balance requirement must be maintained for the entire service charge cycle (a monthly period based on your statement date) to be eligible for the surcharge reimbursement. If you close your Account during a given service charge cycle, we will not reimburse you for surcharges incurred during that service charge cycle. A 1099-Misc Form will be sent to all Customers who at the end of the year have received a total of \$600.00 or more in ATM surcharge reimbursements. This information will also be provided to the Internal Revenue Service.



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