

Personal Account Maintenance Information

Consumer Products					
Type of Account	Minimum to Open	Monthly Maintenance Fee	No Monthly Maintenance Fee When You:	Required Minimum to Earn APY/ Interest Rate Tier	
TD Beyond Checking	\$0.00	\$25.00	Maintain \$5,000 or more in direct deposits within a statement cycle or Maintain a \$2,500 minimum daily balance or Maintain a \$25,000 minimum daily combined balance of all deposit accounts, all outstanding home equity loan and home equity line of credit accounts, and/or mortgages ¹ in good standing (excludes credit card and personal loans) that you choose to link ²	\$0.01	\$999.99
				\$1,000.00	\$9,999.99
				\$10,000.00	\$24,999.99
				\$25,000.00	\$49,999.99
				\$50,000.00	\$99,999.99
				\$100,000.00	\$249,999.99
				\$250,000.00	\$499,999.99
				\$500,000.00	\$999,999.99
				\$1,000,000.00+	
TD Beyond Checking accounts are eligible for monthly maintenance fee waivers on all personal savings accounts that you choose to link to your TD Beyond Checking account². Waivers expire when the TD Beyond Checking account is closed.					
TD Complete Checking	\$0.00	\$15.00	Receive \$500 or more in direct deposits within a statement cycle or Maintain a \$500 minimum daily balance or \$5,000 minimum daily combined balance of all deposit accounts that you choose to link or When the Primary account holder is 17 through 23 years of age (upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless one of the above account requirements are met.) ³	N/A	
TD Essential Banking	\$0.00	\$4.95	Waived when the Primary account holder is age 13 through 17 years of age ⁴	non-interest bearing	
TD Simple Savings*	\$0.00 (\$300.00 for IRAs)	\$5.00	Maintain a \$300 minimum daily balance or Are age 18 or younger ⁴ , or 62 or older or Complete a monthly recurring transfer of \$25 or more from an eligible and linked TD Bank Checking account. Only applicable for the first 12 months from account opening ⁵ . or Link to a TD Beyond Checking, TD Complete Checking ⁶ or Open as an IRA	\$0.01	
TD Signature Savings*	\$0.00 (\$10,000.00 for IRAs)	\$15.00	Maintain a \$10,000 minimum daily balance or Link to a TD Beyond Checking or TD Complete Checking ⁶ account	\$0.01	\$999.99
				\$1,000.00	\$9,999.99
				\$10,000.00	\$24,999.99
				\$25,000.00	\$49,999.99
				\$50,000.00	\$99,999.99
				\$100,000.00	\$249,999.99
				\$250,000.00	\$499,999.99
\$500,000.00	\$999,999.99				
\$1,000,000.00+					
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 be 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) TD Beyond Checking account.

³ Upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless the account requirements are met.

⁴ Upon the primary account holder's 18th birthday the account will be subject to the monthly maintenance fee.

⁵ For the first 12 months, waived each month you have a linked eligible TD Bank checking account and a recurring transfer of \$25 or more from a TD Bank checking account. See the Personal Deposit Account Agreement for more details.

⁶ One Simple Savings monthly maintenance fee waiver placed upon Customer request and expires upon primary Customer's 24th birthday.



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Personal Account Maintenance Information

TD Wealth Products					
Type of Account	Minimum to Open	Monthly Maintenance Fee	No Monthly Maintenance Fee When You:	Required Minimum to Earn APY/ Interest Rate Tier	
TD Private Tiered Checking ⁷	\$0.00	N/A	N/A	\$0.01	\$9,999.99
				\$10,000.00	\$24,999.99
				\$25,000.00	\$249,999.99
				\$250,000.00	\$499,999.99
				\$500,000.00+	
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 Private Tiered Savings ⁷	\$0.00	\$15.00	Maintain a \$20,000 minimum daily balance	\$0.01	\$19,999.99
				\$20,000.00	\$49,999.99
				\$50,000.00	\$99,999.99
				\$100,000.00	\$249,999.99
				\$250,000.00	\$499,999.99
				\$500,000.00	\$999,999.99
				\$1,000,000.00	\$9,999,999.99
				\$10,000,000.00+	
TD Choice and TD Private ⁵ CDs*	\$250.00	N/A	N/A	\$250.00	\$9,999.99
				\$10,000.00	\$49,999.99
				\$50,000.00	\$99,999.99
				\$100,000.00+	

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⁷ These accounts are only available to clients of the TD Private Client Group; see a TD Bank representative for more information.

Private Tiered Checking, Private Savings and Private CDs are offered exclusively to clients who qualify for TD Wealth® Private Client Group. TD Wealth® Private Client Group requires that eligible clients have \$750,000 or more in investible assets or \$3 million or more in total net worth (exclusive of primary residence).

Private Tiered Checking, Private Savings and Private CDs are deposit accounts offered through TD Bank, N.A., Member FDIC.

"TD Wealth® Private Client Group" is a brand name under TD Bank, N.A., which offers banking, investment management, and trust services through TD Bank, N.A. TD Wealth® Private Client Group also offers securities and investment advisory services through TD Private Client Wealth LLC (TDPCW), a US Securities and Exchange Commission registered investment adviser and broker-dealer and member FINRA/ SIPC. TD Bank, N.A. and TDPCW are affiliates.

SECURITIES AND INVESTMENTS, NOT FDIC INSURED, NOT BANK GUARANTEED, MAY LOSE VALUE



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