

# TD Simple Savings Account Guide

**This account is ideal if you want to build savings or have a young saver in the family.**

**Free automatic transfers make it easy to start saving for your goals.** We've created this easy-to-follow outline of services, fees and policies to help you understand how this account works. All of our savings accounts also include convenient optional services such as online and mobile banking with mobile deposit, free direct deposit, free ATM card, free online statements and always 24/7 Live Customer Service to address your banking needs.

<b>Account opening and usage</b>	Minimum deposit needed to open account	<b>\$0.00</b> (\$300.00 if opened as an IRA)
	Monthly maintenance fee	<b>\$5.00</b>
	No monthly maintenance fee when you:	<ol style="list-style-type: none"> <li>1. Maintain a minimum daily balance of \$300; or</li> <li>2. Are age 18 or younger<sup>1</sup>, or 62 or older; or</li> <li>3. Complete a monthly recurring transfer of \$25 or more from an eligible and linked TD Bank Checking account. <i>Only applicable for the first 12 months from account opening.</i><sup>2</sup>; or</li> <li>4. Have your account linked to an eligible TD Beyond Checking Account or TD Complete Checking Account; or</li> <li>5. Open as an IRA</li> </ol>
	Pays interest	<b>Yes</b>
	ATM fees	<p><b>\$0.00</b> When using TD ATMs in the U.S. and Canada</p> <p><b>\$3.00</b> For each withdrawal, transfer, and balance inquiry conducted at a non-TD ATM. Additionally, the institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.</p>

<b>Overdraft information and fees</b>	Overdraft-paid fee	<b>\$35.00</b> For each item we pay
	Maximum number of overdraft fees per Business Day	<b>3</b> Per account

<b>Overdraft options for Customers with ATM cards</b>	<p><b>TD Debit Card Advance<sup>SM</sup></b></p> <p>TD Debit Card Advance is not available on TD Simple Savings accounts. This means your account is set up to decline any ATM transactions that may overdraw your account. Since these transactions will be declined when you have insufficient funds, you will not be charged overdraft fees.</p>
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<b>Additional account support</b>	<b>Checks</b>	
	Money orders	<b>\$5.00</b>
	Official checks (cashier's check)	<b>\$8.00</b>
	<b>Account Services</b>	
	Check & ACH Stop Payment fee (per item)	<b>\$30.00</b>
	TD FastFunds	<b>2% of total TD FastFunds check amounts (min fee of \$5)</b> 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.
	<b>Copies</b>	
	Statements with check copies and /or deposit slips only, per statement	<b>Free</b>
	Deposit reconstruction, per transaction	<b>Free</b>
	Statements with check copies and deposit reconstructions, per statement	<b>Free</b>
	<b>Other</b>	
Levy/legal order	<b>\$125.00</b>	
ATM/debit card research (per hour)	<b>Free</b>	
<b>Funds transfer</b>	Wires	<b>\$15.00</b> Incoming wire (domestic and international) <b>\$30.00</b> Outgoing wire (domestic) <b>\$50.00</b> Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
	Online banking transfers	<b>Free</b> Internal transfers (to/from other TD Bank accounts) <b>Free</b> External transfers from other institutions with 3 day delivery <b>Free</b> External transfers to other institutions with 3 day delivery <b>Free</b> External transfers to/from other institutions with next day delivery
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	<b>\$3.00</b> Total of six (6) pre-authorized, automatic, electronic (including computer or mobile initiated), or telephone withdrawals or transfers, or payments by check, draft, debit card, or similar order payable to third parties or made payable to yourself in any monthly period (based on your statement date). We may impose a fee, as disclosed on the Personal Fee Schedule, for the seventh (7th) withdrawal, and each additional withdrawal that you make in any monthly period (based on your statement date). These fees will be reflected in your monthly statement. Please refer to the Personal Deposit Account Agreement for additional details.

<b>International items</b>	Foreign currency bank notes	<b>\$7.50</b> In Store and online orders <b>\$17.50</b> Orders less than \$250
	International collections items, plus correspondent fee(s)	<b>\$17.50</b>
	International Transaction Fee (ATM/debit card)	<b>3% of the U.S. dollar amount of the transaction</b> 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.

<b>Processing policies</b>	Posting order (The order in which withdrawals and deposits are processed)	<b>Transactions are processed at the end of each Business Day in the following order:</b> A. Deposits that have become available to you that Business Day in accordance with our Funds Availability Policy are added to your available Account balance. B. Next, the total amount of any "pending" debit card, ATM and other electronic transactions. C. We then deduct items from your available Account balance by category, in the following order: i. Outgoing wire transfers and return deposit items to your available Account balance; ii. Overdraft fees, all other Account fees (except as described in iii. below), and all other items including checks, ATM transactions, and debit card transactions; and iii. Fees assessed at the end of the statement cycle including, for example but not limited to, monthly maintenance fees.  • Within categories i, ii, iii we post items in order from lowest to highest dollar amount.
	Funds Availability Policy (When funds deposited to your account are available)	<ul style="list-style-type: none"> <li>• <b>Wire transfers, electronic deposits and transfers between accounts</b> – Immediately</li> <li>• <b>Cash deposits made at any TD Bank Store or ATM</b> – Immediately</li> <li>• <b>Non-cash deposits made at any TD Bank Store</b> – The first \$100 immediately – Remainder the next Business Day</li> <li>• <b>Check deposits made at TD ATMs</b> – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day</li> <li>• <b>Deposits made through TD Bank Mobile Deposit</b> – Next Business Day after the date of your deposit</li> <li>• <b>If we further delay the ability to withdraw funds</b> – We will notify you and funds will generally be available no later than the seventh (7th) Business Day after the deposit date.</li> </ul> <p><b>This represents our general policy.</b> For specific details, please see the Funds Availability Policy in the Personal Deposit Account Agreement.</p>
	Business Day	"Business Day" means every day, except Saturdays, Sundays, and federal holidays. The end of a Business Day varies by Store, but it is no earlier than 8pm ET.

<b>Dispute resolution</b>	<b>If you have questions or would like more information</b> Please visit any of our Stores or call us at <b>1-888-751-9000</b> . We will be happy to assist you. In addition, the <b>Personal Deposit Account Agreement</b> governs the terms and conditions of personal deposit account(s) with us. Please refer to the Agreement for additional account information.
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<sup>1</sup> If you are under the age of 18, you must open a joint account with a parent or legal guardian as the secondary owner.

<sup>2</sup> 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.