

# Personal Fee Schedule

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## 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 conducted at a non-TD ATM <sup>1</sup> . . . . .	\$ 3.00
Each balance inquiry conducted at a non-TD ATM <sup>1</sup> . . . . .	Free
Each withdrawal, transfer, & balance inquiry conducted at a non-TD ATM (TD Beyond Checking, TD Signature Savings and TD Complete Checking account holders ages 17-23 Only) <sup>1,2</sup> . . . . .	Free
International Transaction <sup>3</sup> : International debit or ATM card purchases, cash advance transactions and/or non-TD international ATM withdrawals . . . . .	3% of Transaction Amount

## Funds Transfers

External transfers (to/from other institutions)	
3 day delivery from other institutions . . . . .	Free
3 day delivery to other institutions . . . . .	Free
Next day delivery to/from other institutions . . . . .	Free

## Bill Pay

Scheduled or Next Day Bill Payment . . . . .	Free
Rush Bill Payment <sup>4</sup> . . . . .	\$ 2.00
Send Money with Zelle <sup>®</sup> (to/from other people) <sup>5</sup> . . . . .	Free
Delivery to others within minutes . . . . .	Free
Request funds from others . . . . .	Free
Standard ACH delivery (1 to 3 days) . . . . .	Free

## Wires

Incoming wire (domestic & international) . . . . .	\$ 15.00
Outgoing wire (domestic) . . . . .	\$ 30.00
Outgoing wire (international) . . . . .	\$ 50.00

## International<sup>6</sup>

Collections items (plus correspondent fee) . . . . .	\$ 17.50
Foreign currency banknotes (in Store and online orders) <sup>7</sup> . . . . .	\$ 7.50
Foreign currency banknotes (orders less than \$250) . . . . .	\$ 17.50

## Account Services

Check & ACH Stop Payment (per item) . . . . .	\$ 30.00
Paper statement (per statement cycle) . . . . .	\$ 3.00
Paper statement (per statement cycle, TD Essential Banking only) . . . . .	\$ 1.00
Printed check images with paper statement (per statement cycle) <sup>8</sup> . . . . .	\$ 2.00
TD FastFunds . . . . .	2% of Check Amount (min fee of \$5)
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.	

## Overdraft Services<sup>9</sup>

Overdraft – paid per item per account <sup>10</sup> . . . . .	\$35.00
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## Other

Levy/legal order . . . . .	\$ 125.00
Excess pre-authorized withdrawals, transfers or checks (Money Market/Savings) (per item) <sup>11</sup> . . . . .	\$ 3.00
Excess withdrawal (per item – for Club accounts only) <sup>12</sup> . . . . .	\$ 3.00
ATM/Debit card research . . . . .	Free

## Copies

Statement copies . . . . .	Free
Statements with check copies &/or deposit slips only . . . . .	Free
Deposit reconstruction . . . . .	Free
Statements with check copies AND deposit reconstructions . . . . .	Free

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<sup>1</sup> Non-TD ATMs: TD ATM fees are waived regardless of balance. Any surcharges at the time of your non-TD ATM transaction, will be reimbursed when the minimum daily balance in the TD Beyond Checking account or TD Signature Savings account is at least \$2,500. The institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.

<sup>2</sup> Upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless the account requirements are met.

<sup>3</sup> Whenever you use your TD Bank Debit Card or TD ATM Card outside of the United States to get cash at any non-TD ATM, or to purchase goods or services, or for cash advances we will charge a foreign exchange fee equal to 3% of the transaction amount. This fee will apply whether the TD Bank Debit Card holder or TD ATM Card holder is physically located inside or outside the United States and the merchant is located outside the United States.

<sup>4</sup> Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments, Beyond Checking accounts will be reimbursed for Rush Bill Payment fees.

<sup>5</sup> Subject Send Money with Zelle<sup>®</sup>, is available for most personal checking and money market accounts. To use Send Money with Zelle<sup>®</sup> you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, and an active unique e-mail address. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. Message and data rates may apply, check with your wireless carrier. Must have a bank account in the U.S. to use Send Money with Zelle<sup>®</sup>. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle<sup>®</sup>. To receive money in minutes, the recipient's email address or U.S. mobile number must already be enrolled with Zelle. Transaction limitations apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>6</sup> Foreign Exchange (FX) products and services are provided by TD Bank, N.A.'s affiliate, The Toronto-Dominion Bank.

<sup>7</sup> These fees apply to TD Bank account holder transactions placed in Store and online orders from [foreigncurrency.td.com](http://foreigncurrency.td.com)

<sup>8</sup> Subject to limitations under applicable state laws.

<sup>9</sup> These services are not offered for TD Essential Banking accounts.

<sup>10</sup> The fee applies to a maximum of three (3) items per day per account. With Overdraft Grace, if you overdraw your Account by more than \$50 but make sufficient deposits to bring your available Account balance back to \$0 or greater than \$0 as of 11 PM Eastern Time (ET) on the next business day following the day on which the item(s) that overdraw your Account posted to your Account (the "Overdraft Grace Period"), we will refund the overdraft fee(s) that were assessed to your Account for those item(s). Please refer to the Overdraft Grace section of the Personal Deposit Account Agreement for additional information.

<sup>11</sup> 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>12</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.

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	International Trans. Fee	Paper Statement Fee	Non-TD ATM Fee
TD Beyond Checking	✓	✓	✓	✓				✓
TD Complete Checking (Primary Account holders ages 17-23)								✓
TD Complete Checking (Primary Account holder aged 60 and above)							✓	
TD Signature Savings	✓	✓	✓		✓		✓	✓
TD Private Tiered Checking	✓	✓	✓	✓		✓	✓	✓
TD Private Tiered Savings	✓	✓	✓		✓	✓	✓	✓
All Other Personal Savings Accounts							✓	
Individual Development Products		✓	✓		✓		✓	
Family Development Products		✓	✓		✓		✓	

Some fees are reimbursed for certain accounts, as described in this chart.

Account Type(s)	Non-TD ATM	Overdraft	Outgoing Wires	Rush Bill Payment
	Surcharge Reimbursement*	Eligible Number of Reimbursements		
TD Beyond Checking	Non-TD ATM surcharge fees for Checking Account transactions reimbursed to Customer's Checking Account at statement cycle close. Must maintain a minimum daily balance of \$2,500 to be eligible	2 total per Calendar Year Max: \$70/ Calendar Year	1 per statement cycle (Domestic or International)	Unlimited
TD Signature Savings	Non-TD ATM surcharge fees for Savings Account transactions reimbursed to Customer's Savings Account at statement cycle close. Must maintain a minimum daily balance of \$2,500 to be eligible	N/A	N/A	N/A
TD Private Tiered Savings	Non-TD ATM surcharge fees for Checking Account transactions reimbursed to Customer's Checking Account at statement cycle close. Must maintain a minimum daily balance of \$0.01 to be eligible	N/A	N/A	N/A
TD Private Tiered Checking	Non-TD ATM surcharge fees for Checking Account transactions reimbursed to Customer's Checking Account at statement cycle close. Must maintain a minimum daily balance of \$0.01 to be eligible	2 total per Calendar Year Max: \$70/ Calendar Year	5 per statement cycle (Domestic or International)	Unlimited

\*The minimum daily balance requirement must be maintained for the entire statement cycle to be eligible for the surcharge reimbursement. If you close your Account during a given statement cycle, we will not reimburse you for surcharges incurred during that statement 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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