

TD Growth Money Market Account Guide

This account allows you to earn a tiered interest rate that increases as your balance grows, and provides check-writing privileges. You are rewarded with a higher interest rate when you link to a TD Bank personal checking account, complete a recurring transfer into your money market account from a TD Bank account, and grow your balance by at least \$50 in a statement cycle. We've created this easy to follow outline of services, fees and policies to help you understand how this account works. Our money market accounts also include convenient services such as online and mobile banking, free direct deposit, free ATM card and free online statements.

Account opening and usage	Minimum deposit needed to open account	\$0.00
	Monthly maintenance fee	\$12.00
	No monthly maintenance fee when you:	Waived if one of the following applies: 1. \$2,000 minimum daily balance is maintained 2. When linked to a TD Relationship Checking or TD Beyond Checking account 3. If you are age 62 or older
	Pays interest	Yes
	ATM fees	\$0.00 For using TD ATMs in the U.S. and Canada
\$3.00 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.		
Overdraft information and fees	Overdraft-paid fee	\$35.00 For each item we pay
	Overdraft-return fee (non-sufficient funds)	\$35.00 For each item we do not pay
	Maximum number of overdraft fees per Business Day	3 Per account
	Overdraft protection transfer fee	\$3.00 Fee does not apply when linked as funding account
	Overdraft fee threshold	If your available account balance is overdrawn by \$50 or less, you will not be charged overdraft fees.
Overdraft options for Customers with debit or ATM cards	TD Debit Card AdvanceSM We offer an overdraft service called TD Debit Card Advance with TD Growth Money Market accounts. To enroll in TD Debit Card Advance, stop by a TD Bank near you, call us at 1-888-751-9000 or connect to tdbank.com/tdadvance . For more information on TD Debit Card Advance, please see this important information . We also offer an overdraft protection service, where you link to a savings account, which may be less expensive.	



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Overdraft options for Customers with debit or ATM cards (continued)	Option A (default) – you do not enroll in TD Debit Card Advance SM	This means your account will receive our Standard Overdraft Service which is included with your account. We may pay items such as recurring debit card transactions, ACH, and checks into overdraft at our discretion and decline one-time debit card or ATM transactions when funds are not available.
	Option B – You enroll in TD Debit Card Advance	In addition to our Standard Overdraft Service, when you enroll in this option, we may authorize and pay one-time debit card or ATM transactions when funds are not available in your account, but it may result in a fee.
Additional account support	Checks	
	Money orders	\$5.00
	Official checks (cashier's check)	\$8.00
	Account Services	
	Check & ACH Stop Payment fee (per item)	\$30.00
	Printed check images with monthly paper statement (subject to limitations under applicable state laws)	\$2.00
	TD FastFunds	3% of total TD FastFunds check amounts (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. Additionally, checks deposited or cashed using the TD FastFunds service will not be charged a Return Deposit Item (RDI) fee in the event that a check is returned.
	Copies	
	Statements with check copies and /or deposit slips only, per statement	\$5.00
	Deposit reconstruction, per transaction	\$5.00
	Statements with check copies and deposit reconstructions, per statement	\$25.00
	Other	
Cashed or deposited item returned (per item)	\$15.00 For each item you deposit or cash that is returned unpaid. Example: You deposit a check from someone who doesn't have enough money in their account to cover the check. The amount of the check will be subtracted from your balance and you will be charged the cashed or deposited item return fee.	
Levy/legal order	\$125.00	
ATM/debit card research (per hour)	\$25.00	
Funds transfer	Send Money with Zelle® – to/from other people ¹	Free Delivery to others within minutes Free Request funds from others Free 3 Day delivery to others
	Bill Pay	Free Scheduled or Next Day Bill Payment \$2.00 Rush Bill Payment ²
	Online banking transfers	Free Internal transfers (to/from other TD Bank accounts) Free External transfers from other institutions with 3 day delivery Free External transfers to other institutions with 3 day delivery Free External transfers to/from other institutions with next day delivery
	Wires	\$15.00 Incoming wire (domestic and international) \$30.00 Outgoing wire (domestic) \$50.00 Outgoing wire (international), plus exchange rate, taxes and correspondent fee(s)
	Excess pre-authorized withdrawals, transfers or checks fee (per item)	\$9.00 Limited to a combined total of 6 pre-authorized withdrawals per monthly period, including online transfers and ACH payments. This fee is charged for each transaction over 6 in any monthly period. Please refer to the Personal Deposit Account Agreement for additional details.



International items	Foreign bank drafts, purchased	\$25.00 Purchased orders of \$250 and above \$35.00 Purchased orders less than \$250
	Foreign currency bank notes	\$7.50 In Store and online orders \$17.50 Orders less than \$250
	International collections items, plus correspondent fee(s)	\$17.50
	International Transaction Fee (ATM/debit card)	3% of the U.S. dollar amount of the transaction 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.

Processing policies	Posting order (The order in which withdrawals and deposits are processed)	Transactions are processed at the end of each Business Day in the following order: 1. Deposits, withdrawals (including pending items) and some fees are processed in chronological order based on their date and time information. a. These fees are: overdraft, wire transfer, deposit returned item, and other returned item fees. b. Checks drawn upon your account and not cashed at a TD Bank store are processed from lowest to highest check number, after all transactions listed above 2. Then, interest credits and all other fees are processed.
	Funds Availability Policy (When funds deposited to your account are available)	<ul style="list-style-type: none"> • Wire transfers, electronic deposits and transfers between accounts – Immediately • Cash deposits made at any TD Bank Store or ATM – Immediately • Non-cash deposits made at any TD Bank Store – The first \$100 immediately – Remainder the next Business Day • Check deposits made at TD ATMs – The first \$100 immediately for accounts opened longer than 90 days – Remainder the next Business Day • Deposits made through TD Bank Mobile Deposit – Next Business Day after the date of your deposit • If we further delay the ability to withdraw funds – We will notify you and funds will generally be available no later than the seventh (7th) Business Day after the deposit date. <p>This represents our general policy. 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 8 p.m. EST.

Dispute resolution	<p>If you have questions or would like more information</p> <p>Please visit any of our Stores or call us at 1-888-751-9000. We will be happy to assist you. In addition, the Personal Deposit Account Agreement governs the terms and conditions of personal deposit account(s) with us. Please refer to the Agreement for additional account information.</p>
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¹ Send Money with Zelle[®], is available for most personal checking and money market accounts. To use Send Money with Zelle[®] 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[®]. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled in Zelle[®]. Transaction limitations apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

² Rush Bill Payments may appear on your account statements and account activity as Same Day Payments. A fee applies to all Rush Bill Payments.

