

Personal Account Maintenance Information

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	Waived if one of the following applies: 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 (excluding 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 one additional TD Simple Checking account and 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 60 Plus Checking	\$0.00	\$10.00	Maintain a \$250 minimum daily balance	\$0.01
TD Convenience Checking	\$0.00	\$15.00	Maintain a \$100 minimum daily balance or Waived if the Primary account holder is age 17 through 23 years of age ³	non-interest bearing
TD Simple Checking	\$0.00	\$5.99	N/A	non-interest bearing
TD Essential Banking	\$0.00	\$4.95	Waived if the Primary account holder is age 13 through 17 years of age ⁴	non-interest bearing
TD Private Tiered Checking ⁵	\$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 Simple Savings [*]	\$0.00 (\$300.00 for IRAs)	\$5.00	Maintain a \$300 minimum daily balance or Are age 18 or younger, 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 or Link to a TD Beyond Checking, TD Relationship Checking or TD Student Checking account or Link to a TD Convenience Checking account, are the primary owner and is age 17 through 23 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 Relationship Checking account or Open as an IRA	\$0.01 \$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 Private Tiered Savings ⁵	\$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 ⁶ 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+
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 \$100 minimum daily balance is maintained.

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

⁵ These accounts are only available to clients of the TD Private Client Group; see a TD Bank representative for more information.

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



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