



**Bank**

America's Most Convenient Bank®

# Keep tabs on your deposits.




## When will my money be available?

Most of the time, when you deposit money, it's available the next business day (Monday–Friday, excluding federal holidays). Keep in mind that you need to get your deposit in by a certain time so we can process it. Otherwise, it'll typically take one more business day to be available.

Type of deposit	Cut-off time <sup>1</sup> (Deposits made on Saturday, Sunday and federal holidays count as the next business day.)	When it's available
<b>Store</b>		
Cash	By store closing time, Monday–Friday	Immediately
Check		\$100 same day, full amount next business day <sup>1,2</sup>
Check for New Account		\$100 same day, \$125 next business day, full amount three business days after the date of deposit <sup>1</sup>
<b>ATM</b>		
Cash	8 p.m. ET, Monday–Friday	Immediately <sup>3</sup>
Check		\$100 same day, full amount next business day <sup>1,2</sup>
Check for New Account		\$100 same day, \$125 next business day, full amount three business days after the date of deposit <sup>1</sup>
<b>Mobile, Online &amp; Electronic</b>		
Mobile Check	8 p.m. ET, Monday–Friday	Full amount next business day <sup>1,2</sup>
Mobile Check for New Account		\$225 next business day, full amount three business days after the date of deposit <sup>1</sup>
Zelle®	10:30 p.m. ET, Monday–Friday	Within minutes <sup>4</sup>
ACH	8 p.m. ET, Monday–Friday	Immediately
Wire		
Transfer between your TD Accounts	11 p.m. ET, Monday–Friday	

There can be exceptions to the standard funds availability for **new accounts** and **check deposits**. For more details, please see page 2 of this guide.

## Why might my check deposits be delayed?

 <p><b>New account</b></p>	If you deposit a check into an account that's less than 30 days old, you'll get the first \$100 on the same business day, \$125 on the next business day and the remainder <b>3 business days</b> after the deposit date.
 <p><b>Large check</b></p>	If you deposit more than \$5,525 in one day, a hold may be placed on the check. If a hold is placed, you'll get the first \$100 on the same business day, an additional \$5,425 on the next business day and the remainder may be held up to <b>7 business days</b> after the deposit date.
 <p><b>Extra protection</b></p>	Sometimes, we need to delay the full amount of your check deposit if it looks like there's a reason it may not be paid (for example, redepositing checks that were previously unpaid). If this happens, we'll contact you by letter and let you know when your money will be available. A hold may be placed on the full amount of the check for up to <b>7 business days</b> after the deposit date. Review your <a href="#">Personal Deposit Account Agreement</a> for details.

## What if I need access to my money right away?

If you can't wait, you may be able to use TD FastFunds. If eligible, the TD FastFunds deposit, less a 3% service fee (\$5 minimum), will be credited to your account immediately and available before any other deposits and withdrawals made the same day. Simply bring your check deposit to your nearest TD Bank store to determine eligibility.

## We're always here when you need us.



Bank 24/7 on [tdbank.com](http://tdbank.com)  
or the TD Bank app.



Visit [locations.td.com](http://locations.td.com) to find a  
nearby store or TD Bank ATM.



Call us anytime at  
**1-888-751-9000.**

<sup>1</sup> For deposits made on Saturday, Sunday or a federal holiday, add an additional business day when estimating funds availability. If a deposit is made on a business day followed by a Saturday, Sunday or a federal holiday funds may still be made available on the following day.

<sup>2</sup> In some cases, funds deposited by check may be delayed for a longer period than our Standard Funds Availability. If you've deposited checks totaling more than \$5,525 in one day, the first \$100 is immediately available, an additional \$5,425 will be available no later than the first (1st) business day after the date of deposit, and the remainder may be held up to seven (7) business days after the date of deposit. If a hold is placed because we have reason to believe a check may be uncollectible, the full amount of the check may be held up to seven (7) business days after the date of deposit. This hold supersedes any prior availability provided to you, including the initial \$100 provided on the date of deposit. Please refer to the Funds Availability Section of the Personal Deposit Account Agreement for additional information.

<sup>3</sup> Cash deposits made at a TD Bank ATM on the business day your account is opened will not be available until the first (1st) business day after the date of your deposit.

<sup>4</sup> Zelle deposits made after 10:30 p.m. ET may temporarily increase your balance. However, deposits made after 10:30 p.m. ET will be considered deposited on the next business day.