

Exclusive bank offers and benefits for your employees.



Your employees play an important role for your company. TD Bank's unexpectedly human banking experience offers convenient banking options, legendary service and products & services to meet their needs.

Convenient—and eco-conscious

We have an extensive network of over 1,100 retail stores throughout the Northeast, the Mid-Atlantic, Metro D.C., the Carolinas and Florida. Plus, we're the first carbon-neutral bank in North America, with hundreds of LEED-certified stores and offices.

Bank when and where it's convenient for you:

- Live Customer Service 24/7
- Mobile banking app with mobile deposit¹
- Online banking with Bill Pay
- Send money with Zelle²
- Add your debit card to your digital wallet and use it instantly
- Direct Deposit. Plus, access to your pay up to 2 business days earlier with TD Early Pay³
- Access to thousands of TD ATMs in the U.S. and Canada
- Access to TD financial education instructors and a library of Finance 101 resources

Exclusive Offers:*

EARN

\$400

OR

EARN

\$300

OR

EARN

\$50

When you,

1. Open a new **TD Beyond Checking** account in store; **AND**
2. Have \$2,500 total in qualifying direct deposits post to the account within 60 days*

When you,

1. Open a new **TD Complete Checking** account in store; **AND**
2. Have \$500 total qualifying direct deposits post to the account within 60 days **OR** make 30 qualifying Visa® debit card purchases within 60 days of account opening*

When you,

1. Open any new **TD Essential Banking** account in store; **AND**
2. Complete a total of \$500 or more in TD Visa® Debit Card purchases within 60 calendar days of the account opening date*

PLUS

EARN

an additional

\$200

When you,

1. Open a new **TD Signature or TD Simple Savings** account; **AND**
2. Make a deposit of at least \$10,000 that must post within 20 calendar days of account opening*; **AND**
3. Maintain a balance of at least \$10,000 for 90 additional days from the 20th day after account opening⁴



Checking options that check all the boxes.

TD Beyond Checking

Get more from your checking account with perks like Overdraft Payback,⁵ reimbursements for ATM fees,⁶ earn interest and more.

Plus, you can waive the \$25 monthly maintenance fee in three ways, including direct deposits.⁷

TD Complete Checking

Get everything you need plus a little more, **like a free linked personal Savings account.** Plus, additional benefits for account holders 60+ and young adults ages 17 through 23.^{8,9}

With three easy ways to waive the \$15 monthly maintenance fee, TD Complete Checking is a checking account made for everyone.

TD Essential Banking

Get a low-cost account without overdraft fees or services, plus convenient optional services such as mobile and online banking with Bill Pay and a free Visa® debit card.

No monthly maintenance fee if the primary account holder is ages 13-17 otherwise the fee is just \$4.95 with no minimum daily balance requirements.^{8,10}

Savings and CDs for any goal—big or small.

TD Signature Savings

With tiered interest rates, the more you save, the more you earn. Link an eligible account to maximize your earnings.¹¹

\$10,000 minimum daily balance required to waive the \$15 monthly maintenance fee.

TD Simple Savings

Great for building your savings or if you have a young saver in the family. Monthly maintenance fee is waived by completing 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.*

\$300 minimum daily balance required to waive the \$5 monthly maintenance fee.

TD Choice Promotional CDs

Enjoy competitive interest rates, a wide variety of terms, and rates that may increase with your balance.

\$250 minimum deposit required when opening a new TD Choice Promotional CD.

Additional perks are available on certain accounts if you are under 24 or over 60. Let's chat.

To learn more please stop by your nearest TD Bank or call 1-888-751-9000.



*To be eligible for this offer, you must open your new personal checking or personal savings account at a Bank@Work Event or at a TD Bank store location that hosted the Bank@Work. Checking Bonus: You will not qualify for the checking bonus if you are an existing TD Bank personal checking Customer QR had a previous personal checking account that was closed within the preceding 12 months OR have received a prior personal checking account bonus at any time. Your direct deposits need to be an electronic deposit of your paycheck, pension, government benefits (such as Social Security) from your employer or the government of at least \$250 each. Person-to-Person and bank transfers between your TD Bank accounts or accounts you have at other financial institutions or brokerages are not considered a direct deposit. Your Visa® Debit purchases need to be transactions made using your TD Visa® Debit Card to buy goods and services and are net of returns and other adjustments. Net qualifying purchases are determined in the sole discretion of TD Bank and must be posted to your new checking account within 60 calendar days of account opening. Withdrawals made at the ATM do not qualify. Savings Bonus: You will not qualify for the Savings Bonus if you are an existing TD Bank personal savings or money market Customer QR had a previous personal savings or money market account that was closed within the preceding 12 months OR have received a prior personal savings or money market account bonus at any time. After you have completed the requirements outlined above, we'll deposit the bonus in your new account on or before 180 days of account opening. To receive the bonus, your account must not be closed or restricted at the time of payout. If your new checking account is closed by you or TD Bank within 6 months after account opening, TD Bank reserves the right to deduct the bonus amount at closing. Eligibility may be limited based on account ownership. The primary owner of the new personal checking account may be required to complete a valid IRS Form W-9 or substitute IRS Form W-9 to provide certain identifying information. You may be subject to backup withholding at the rate specified in the U.S. Internal Revenue Code if you fail to provide that information or meet certain other conditions. TD Bank may issue you an IRS Form 1099 or other appropriate forms reporting the value of the bonus. Offer may be withdrawn at any time. TD Bank Employees and Canadian Cross-border banking Customers are not eligible.

¹TD Bank Mobile Deposit is available to Customers with an active checking, savings or money market account and using a supported, internet-enabled iOS or Android device with a camera. Other restrictions may apply. Please refer to the Mobile Deposit Addendum. | ²Send 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, an active unique e-mail address, and a Social Security Number. 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 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. Send Money with Zelle® is only available in English in secure Online Banking. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Transaction limitations apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. | ³For certain eligible direct deposits, we may make funds available for your use up to two business days before we receive the funds from your payor with our service, TD Early Pay. There is no enrollment necessary and no fee for this service. Not all direct deposits are eligible for TD Early Pay. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Other deposits or credits to your account, such as deposits of funds from person-to-person payments services (e.g., Zelle®), check or mobile deposits, and other online transfers are not eligible for TD Early Pay. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening. If a direct deposit is not made available early, it will be made available in accordance with our Funds Availability Policy. Funds made available early are subject to the same terms and conditions as other deposits to your account. If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account in accordance with our normal process found in subpart e) Direct Deposits of the Personal Deposit Account Agreement, up to the amount of the deposit that was previously made available – even if you have already withdrawn the funds or it creates an overdraft on your account, without prior notice from us and at any time. In this instance, you are responsible for any fees assessed – including those charged by merchants or third parties – as a result of the overdraft. TD Early Pay is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you. | ⁴Maintain the required balance for 90 additional days from the 20th day after account opening ("Maintenance Period"). If your balance falls for even one day during the Maintenance Period, your will no longer qualify for the bonus. | ⁵Overdraft Payback automatically reverses the first two overdraft fees incurred within a calendar year (January-December); max \$70 per calendar year. Overdraft Payback is applied first, regardless of the Grace Period. Once Overdraft Payback has been utilized, your account will then be reviewed for Overdraft Grace when applicable. | ⁶Non-TD ATMs: For TD Beyond Checking or TD Signature Savings accounts 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 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. | ⁷TD Beyond Checking monthly maintenance fee can be waived with one of the following: Have \$5,000 or more in direct deposits within a statement cycle; OR \$2,500 minimum daily balance is maintained; 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 in good standing (excludes credit cards and personal loans) that you choose to link. | ⁸If you are under the age of 18, you must open a joint account with a parent of legal guardian as the secondary owner. | ⁹TD Complete Checking Monthly Maintenance Fee can be waived with one of the following: Have \$500 or more in direct deposits within a statement cycle; maintain a \$500 minimum daily balance; OR have \$5,000 minimum daily combined balance of all deposit accounts that you choose to link; OR if the primary account holder is aged 17 through 23. Upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless account requirements that waive the monthly maintenance fee are met. | ¹⁰TD Essential Banking account maintenance fee is waived if the Primary account holder is 13 through 17 years of age. Upon the primary account holder's 18th birthday the account will be subject to the monthly maintenance fee. Please see the Personal Account Maintenance Information Grid for additional details. | ¹¹Eligible accounts include TD Bank Personal Mortgage, Home Equity or Credit Card OR an active Personal or Small Business Checking account with at least three Customer-initiated deposit, withdrawal, transfer or payment transactions posted each calendar month OR an active Personal or Small Business Checking account with a direct deposit each calendar month.

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Important Information About Your Account

Supplement to TD Bank's Personal Deposit Account Agreement

Effective 03/25/2024

This is a Supplement to TD Bank's Personal Deposit Account Agreement, as is in effect on the date hereof, and as the Agreement may be amended from time to time. All terms and conditions of the Personal Deposit Account Agreement apply, except as amended below:

In Part I: Personal Account Deposit Terms and Conditions, the following changes have been made:

The section of the Agreement titled "Miscellaneous, bonus and promotions" has had the following added:

Bank at Work Sign-Up Bonus

You will not qualify for the checking bonus if you are an existing TD Bank personal checking Customer OR had a previous personal checking account that was closed within the preceding 12 months OR have received a prior personal checking account bonus at any time.

To receive the \$400 checking bonus, you must:

1. Open a new TD Beyond Checking account at a Bank@Work event or in the corresponding store following a referral from a Bank@Work event; **AND**
2. Have your direct deposits totaling \$2,500 or more made into this account within 60 calendar days of the account opening date.

To receive the \$300 checking bonus, you must:

1. Open a new TD Complete Checking account at a Bank@Work event or in the corresponding store following a referral from a Bank@Work event; **AND**
2. Have your direct deposits totaling \$500 or more made into this account within 60 calendar days of the account opening date.

Your **direct deposits** need to be an electronic deposit of your paycheck, pension, government benefits (such as Social Security) from your employer or the government of at least \$250 each. Person-to-Person and bank transfers between your TD Bank accounts or accounts you have at other financial institutions or brokerages are not considered a direct deposit.

To receive the \$50 checking bonus, you must:

1. Open any new personal TD checking account at a Bank@Work event or in the corresponding store following a referral from a Bank@Work event; **AND**
2. Complete a total of \$500 or more in TD Visa® Debit Card purchases within 60 calendar days of the account opening date.

See reverse side

Your Visa® Debit purchases need to be transactions made using your TD Visa® Debit Card to buy goods and services and are net of returns and other adjustments. Net qualifying purchases are determined in the sole discretion of TD Bank and must be posted to your new checking account within 60 calendar days of account opening. Withdrawals made at the ATM do not qualify.

You will not qualify for the Savings Bonus if you are an existing TD Bank personal savings or money market Customer **OR** had a previous personal savings or money market account that was closed within the preceding 12 months **OR** have received a prior personal savings or money market account bonus at any time.

To receive the \$200 Savings bonus, you must:

1. Open a TD Signature Savings or TD Simple Savings account (CDs and IRA products are not eligible for the offer) at a Bank@Work event or in the corresponding store following a referral from a Bank@Work event; **AND**
2. Deposit of at least \$10,000 which must post within 20 calendar days of account opening; **AND**
3. Maintain a balance of at least \$10,000 for 90 additional days from the 20th day after the account opening.

After you have completed the requirements outlined above, we'll deposit the bonus in your new account on or before 180 days of account opening. To receive the bonus, your account must not be closed or restricted at the time of payout. If your new checking account is closed by you or TD Bank within 6 months after account opening, TD Bank reserves the right to deduct the bonus amount at closing.

Eligibility may be limited based on account ownership. The primary owner of the new personal checking account may be required to complete a valid IRS Form W-9 or substitute IRS Form W-9 to provide certain identifying information. You may be subject to backup withholding at the rate specified in the U.S. Internal Revenue Code if you fail to provide that information or meet certain other conditions. TD Bank may issue you an IRS Form 1099 or other appropriate forms reporting the value of the bonus.

Offer may be withdrawn at any time. TD Bank Employees and Canadian Cross-border banking Customers are not eligible.



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