

## 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 deposit<sup>1</sup>
- Online banking with Bill Pay
- Send Money with Zelle<sup>®2</sup>
- Debit card on the spot
- Free direct deposit
- 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

When you,

1. Open a new **TD Beyond Checking** account in store; AND
2. Have your direct deposits totaling \$2,500 or more made to this account within 60 calendar days of the account opening date\*

Earn

# \$200

When you,

1. Open a new **TD Convenience Checking<sup>SM</sup>** account in store; AND
2. Have your direct deposits totaling \$500 or more made to this account within 60 calendar days of the account opening date\*

Earn

# \$50

When you,

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

**With your TD Bank personal checking account, you also get:**

**.25%** Rate discount on Home Equity Line of Credit<sup>9</sup>



America's Most Convenient Bank<sup>®</sup>



# Checking options that check all the boxes.

## TD Beyond Checking

Get more from your checking account with perks like Overdraft Payback<sup>3</sup>, reimbursements for ATM fees<sup>4</sup>, earn interest and more.

**Plus, you can waive the \$25 monthly maintenance fee in three ways, including direct deposits.<sup>5</sup>**

## TD Convenience Checking<sup>SM</sup>

Get all the benefits of **everyday checking** and a low minimum daily balance requirement. Plus, additional benefits are offered to young adults ages 17 through 23.<sup>6</sup>

**Only \$100 minimum daily balance is needed to waive the \$15 monthly maintenance fee.**

## TD Simple Checking<sup>SM</sup>

Get a low and predictable monthly maintenance fee and **no minimum** daily balance requirement.

**Simply pay a \$5.99 monthly maintenance fee and don't worry about maintaining a daily balance.**

**We also offer specialty products like checking for students, 60 Plus Checking, and accounts with no overdraft fees. Let's chat about which options are best for you.**

# 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.<sup>7</sup>

**\$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

Get tiered interest rates that increase with a higher balance, plus a rate bump with an eligible TD checking account. Available in a variety of terms with competitive interest rates, guaranteed for the term of the CD.<sup>8</sup>

**Additional perks are available on certain accounts if you are under 24 or over 62. Let's chat.**

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



**America's Most Convenient Bank<sup>®</sup>**

\*To be eligible for this offer, you must open your new personal checking accounts during the Bank @ Work Event or at the store location who hosted the Bank @ Work Event. You will not qualify for the checking bonus if you are an existing TD Bank checking Customer **OR** had a previous checking account that was closed within the preceding 12 months **OR** have received a prior checking account bonus at any time. **To receive the \$400 checking bonus**, you must: **1)** Open a new TD Beyond Checking account; **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 \$200 checking bonus**, you must: **1)** Open a new TD Convenience Checking account; **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 checking account; **AND 2)** Complete a total of \$500 or more in TD Visa<sup>®</sup> Debit Card purchases within 60 calendar days of the account opening date. Your Visa<sup>®</sup> Debit purchases need to be transactions made using your TD Visa<sup>®</sup> 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 post to your new checking account within 60 calendar days of account opening. Withdrawals made at the ATM do not qualify.

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. | <sup>1</sup>TD 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. | <sup>2</sup>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. U.S. checking or savings account required to use Zelle<sup>®</sup>. Transactions between enrolled consumers 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. | <sup>3</sup>Overdraft Payback automatically reverses the first two overdraft fees (paid or returned) incurred within a calendar year (January-December); max \$70 per calendar year. | <sup>4</sup>Non-TD ATMs: For TD Beyond Checking or TD Signature Savings accounts, TD fees waived regardless of balance, and non-TD fees, which includes any surcharges at the time of your transaction, will be reimbursed when the minimum daily balance in the TD Beyond Checking account and 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>5</sup>TD Beyond Checking monthly maintenance fee can be waived with one of the following: Receive \$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 between 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. | <sup>6</sup>TD Convenience Checking<sup>SM</sup> Monthly Maintenance Fee can be waived if the primary account holder is age 17 through 23. Upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless the minimum daily balance is maintained. | <sup>7</sup>Eligible 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. | <sup>8</sup>To qualify for the rate bump, customers must own an eligible TD Bank personal checking account in good standing at the time of CD account opening or renewal. | <sup>9</sup>Available on 1-4 family primary and secondary residences, excluding mobile homes, boats, RVs, and homes for sale, under construction or on leased land. A qualifying TD Bank personal checking account is required to be eligible for this 0.25% discount. This relationship discount may be terminated and the interest rate on this account may increase by 0.25% upon closure of the qualifying checking account. | **Loans subject to credit approval.** Other terms and conditions may apply. Some credit restrictions may apply. | © 2022 Visa U.S.A. Inc.