

Personal Moneyline Overdraft Protection Disclosure

An ideal option if you're looking for reliability and peace of mind. This is a personal line of credit linked to your checking account that may help cover transactions when your checking account available balance drops below zero. It can help you avoid overdraft and return check fees and can cover transactions up to your available limit. We've created the following outline of services, fees and policies to help you understand how this loan works. All of our loans include access through online and mobile banking, and live Customer Service 24/7.

Terms and Conditions	Minimum loan amount	\$500.00
	Maximum loan amount	\$5,000.00
	Term	Available until the linked TD Checking account is terminated
	Collateral	N/A
	Discount	No discount available
	Loans subject to credit approval	Yes
	Minimum payment	Will be the greater of: a) 4% of the outstanding balance (principal plus accrued interest plus fees) or b) \$20.00 (\$15.00 in NH) or c) total accrued interest for the billing cycle, plus any amount over the Credit Limit, plus any amounts past due, plus any other fees and charges
	Credit score rating minimum	650 or above

Fees	Origination fee	\$0.00
	Monthly fee	\$0.00
	Annual fee	\$25.00
	Prepayment fee	\$0.00
	Non-sufficient funds (NSF) payment fee	\$0.00
	Statement copy fee	\$0.00
	Late fee	\$0.00
	Daily transfer fee	\$10.00 Will be charged on the linked checking account when used to fund checking overdraft transactions
	Stop Payment fee	N/A

Interest	Interest Rate	18.00%
	Annual Percentage Rate (APR)	18.00%
	Annual Percentage Rate for advances	18.00%
	Fixed or variable rate	Fixed
	Interest accrual rate	Daily interest charges will begin to accrue on advances as of the transaction date



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1-888-751-9000

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Application, Payments and Servicing	Apply	Stop by any Store, call us at 1-800-937-5020 or connect with us online at tdbank.com
	Payments	<ul style="list-style-type: none"> • Stop by any Store • Call us at 1-800-937-5020 • Mail to: TD Bank, N.A. Loan Research Department 32 Chestnut Street Lewiston, ME 04240 • Connect with us online at tdbank.com
	Servicing	Call us at 1-800-937-5020

Dispute resolution	<p>If you have questions or would like more information</p> <p>Please visit any of our Stores or call us at 1-800-937-5020 or contact us by mail at:</p> <p>TD Bank, N.A. Loan Research Department 32 Chestnut Street Lewiston, ME 04240</p>
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