

# Personal Secured Loan Disclosure

An ideal option if you're looking for a low interest loan that allows you to preserve your savings for future needs while helping to build, rebuild or establish credit. Use your TD Savings or Money Market Savings account or a TD Certificate of Deposit as collateral. 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.

<b>Terms and Conditions</b>	Minimum loan amount	<b>\$5,000.00</b>
	Maximum loan amount	Amount in the Customer's TD deposit account
	Term	<b>12-60 months</b>
	Collateral	TD Bank Savings, Money Market Savings, or Certificate of Deposit Account (no exceptions)
	Discount	<b>N/A</b>
	Loans subject to credit approval	<b>Yes</b>
	Minimum payment	<b>N/A</b>
	Credit score rating minimum	<b>N/A</b>

<b>Fees</b>	Origination fee	<b>\$50.00</b> (Collected at loan closing; cannot be financed into the loan)
	Monthly fee	<b>\$0.00</b>
	Annual fee	<b>\$0.00</b>
	Prepayment fee	<b>\$0.00</b>
	Non-sufficient funds (NSF) payment fee	<b>\$0.00</b>
	Statement copy fee	<b>\$0.00</b>
	Late fee	<b>\$0.00</b> (Florida resident consideration: may be required to pay a Doc Stamp Tax)
	Daily transfer fee	<b>N/A</b>
	Stop Payment fee	<b>N/A</b>

<b>Interest</b>	Interest Rate	<b>Prime + 2.00%</b>
	Annual Percentage Rate (APR)	<b>5.92%</b> <ul style="list-style-type: none"> <li>The annual percentage rate (APR) is the prime rate as indicated in the Wall Street Journal plus 2.00%. As of 12/18/2015, the prime rate is 3.50%. APR is a variable rate, adjusted monthly and subject to change without notice.</li> <li>The APR includes a \$50 origination fee, which is a finance charge. There is an annual cap and a lifetime cap of 18.00% on the interest rate. The APR will not exceed 18.00%.</li> <li>Loan is subject to credit approval. Any and all fees and/or taxes must be paid in full at closing. Rate is subject to increase after closing. APR is calculated using a \$5,000 loan amount and a 60-month term.</li> </ul>
	Annual Percentage Rate for advances	<b>N/A</b>
	Fixed or variable rate	<b>Variable</b> Max cap is for the variable annual percentage rate.



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

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