

Personal Unsecured Consumer Loan Disclosure

An ideal option if you are looking to consolidate high interest credit card debt, take a vacation, or make home improvements. Borrow the amount you need all at once and pay it back with a predictable monthly payment. 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	\$2,000.00
	Maximum loan amount	\$50,000.00
	Term	12-60 months
	Collateral	N/A
	Discount	0.25% with Auto Payment Deduction from TD Bank personal checking account
	Loans subject to credit approval	Yes
	Minimum payment	Payment based on amount, rate and term will never be less than \$125.00
	Credit score rating minimum	680 or above Loan subject to credit approval
Fees	Origination fee	\$0.00
	Monthly fee	\$0.00
	Annual fee	\$0.00
	Prepayment fee	\$0.00
	Non-sufficient funds (NSF) payment fee	\$0.00
	Statement copy fee	\$0.00
	Late fee	5% of minimum payment due, or \$10.00 whichever is less
	Daily transfer fee	N/A
	Stop Payment fee	N/A
Interest	Interest Rate	8.99%-14.99% Interest rate determined by credit score
	Annual Percentage Rate (APR)	8.99%-14.99% Interest rate determined by credit score Rate includes .25% for Auto Payment Deduction
	Annual Percentage Rate for advances	N/A
	Fixed or variable rate	Fixed
	Interest accrual rate	Daily



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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 Please visit any of our Stores or call us at 1-800-937-5020 or contact us by mail at: TD Bank, N.A. Loan Research Department 32 Chestnut Street Lewiston, ME 04240</p>
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