

Personal Unsecured Line of Credit Disclosure

An ideal option if you're looking for flexible and easy access to your money. Borrow the amount you need, when you need it. Use your line of credit for large purchases, home improvements, or unexpected expenses. 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	\$20,000.00
	Maximum loan amount	\$50,000.00
	Term	10 year draw followed by 10 year repayment
	Collateral	N/A
	Discount	0.25% (Relationship discount with a TD Bank personal checking account)
	Loans subject to credit approval	Yes
	Minimum payment	<ul style="list-style-type: none"> During the draw period, the monthly payment is 2.00% of the outstanding balance. There is a minimum payment of \$25.00. During the repayment period, the total amount due will be equal to the greater of \$25.00 or 1/120th of the outstanding principal balance plus any other applicable fees or interest charges
	Credit score rating minimum	680 or above Loan subject to credit approval

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	5% of outstanding payment or \$10.00 assessed after a 15 day grace period (Florida residents may be required to pay a Documentary Stamp Tax)
	Daily transfer fee	N/A
	Stop Payment fee	\$25.00

Interest	Interest Rate	Prime +5% to Prime +10% Interest Rate determined by credit score
	Annual Percentage Rate (APR)	Prime +5% to Prime +10% <ul style="list-style-type: none"> APR shown reflects 0.25% discount for TD Bank personal checking Customers. The APR is the prime rate as indicated in the Wall Street Journal plus a margin between 5% and 10%. As of 7/1/2016, the prime rate is 3.50%. APR is a variable rate, adjusted monthly, and subject to change without notice. Maximum cap of 18.00% – Customer's line of credit cannot go above 18.00% during the life of the line. Max CAP is for variable annual percentage rate.
	Annual Percentage Rate for advances	N/A
	Fixed or variable rate	Variable
	Interest accrual rate	Daily – interest charges will begin to accrue on the balance as of the transaction date



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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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