

Business Fee Schedule

Checks

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|----------------------|--------|
| Money Orders..... | \$5.00 |
| Official Checks..... | \$8.00 |

ATM/Debit Cards

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|---|--------|
| Transactions conducted at TD ATMs in the US and Canada (including mini-statements)..... | Free |
| Each withdrawal, transfer, & balance inquiry conducted at a non-TD ATM ^{1,6} | \$3.00 |
| Debit Point of Sale (POS) Transactions (signature & PIN)..... | Free |

Funds Transfers

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|---|---------------|
| Incoming Wire (Domestic & International) ⁴ | \$15.00 |
| Outgoing Wire – Domestic ⁴ | \$25.00 |
| Outgoing Wire – International ⁴ | \$40.00 |
| ACH Batch – TD Bank BusinessDirect..... | \$10.00/batch |

International

| | |
|---|---------|
| Collections Items – Foreign (plus correspondent fee)..... | \$17.50 |
| Foreign Bank Drafts (purchased)..... | \$25.00 |
| Foreign Currency Notes..... | \$7.50 |

Account Services

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|---|---------|
| Stop Payment (per item) ⁴ | \$30.00 |
| Printed Check Images with Paper Statements (per month) ^{4,6} | \$2.00 |

Overdraft

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|--|----------------|
| Overdraft-Return (NSF) / Overdraft-Paid (per item) ^{2, 4, 8} | \$35.00 |
| Sustained Overdrafts ^{3, 9} | \$20.00 |
| Savings Overdraft Protection Transfer Fee (per daily transfer) ⁹ | \$10.00 |
| Small Business Overdraft Protection Transfer Fee (per daily transfer) ⁹ | \$10.00 |
| Drawn Against Uncollected Funds Fee ¹⁰ | Prime + 3% APY |

Other

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|--|--|
| Cashed or Deposited Item Returned (per item) ⁴ | \$20.00 |
| Excess pre-authorized withdrawals, transfers or checks (Money Market/Savings per item) ^{4, 5} | \$9.00 |
| Levy/Legal Order..... | \$125.00 |
| Debit Card Research..... | \$25.00/hour |
| Cash Deposited Fee for TD Business Premier Checking Account only (per statement cycle) ⁴ | \$0.10 per \$100 deposited over \$40,000 |
| Cash Deposited Fee for all other Small Business accounts (per statement cycle) ⁴ | \$0.10 per \$100 deposited over \$10,000 |
| Paper Statements..... | Free |

Copies

| | |
|---|--------------------|
| Statement Copies..... | Free |
| Statements with check copies and/or deposit slips only..... | \$5.00/statement |
| Deposit Reconstructions..... | \$5.00/transaction |
| Statements with check copies AND deposit reconstructions..... | \$25.00/statement |

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|---|------------------------|
| Service-Related Fees | |
| Coin and Currency Verification ⁷ | Varies based on volume |

| | |
|---|---------------|
| Employer Pay Options Covering Non-Customer Checks Cashed on Business Checking Accounts | |
| Commercial checking accounts..... | \$7.00/check |
| Small Business checking accounts..... | \$15.00/month |

¹ Please note: For transactions conducted at non-TD ATMs, the institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including for balance inquiries. This fee will be waived for TD Business Premier Checking accounts and all Commercial accounts. The following accounts are not eligible to receive Debit Cards and are excluded from this fee: IOLTA/OLAV/ORTA/RAHF/RETA/IOREBTA, all Business CDs, all Attorney Trust accounts, all Escrow accounts, all Chapter 11 accounts and Landlord Tenant Savings.

² The fee applies to a maximum of five (5) items per day per account. For Business Checking accounts on Account Analysis Billing, additional overdrafts are billed through Account Analysis. Please contact your Treasury Management Officer for further details.

³ The Sustained Overdraft fee will be applied on the 10th consecutive business day of overdraft status.

⁴ For Business Checking accounts on Account Analysis Billing, pricing may vary and other fees may apply based on usage. Please see your Treasury Management Proposal Proforma (for some products a Pricing List is provided instead) or contact your Treasury Management Officer for further details.

⁵ The fee will be waived for Savings Overdraft Protection transfers. However, Savings Overdraft Protection transfers will be counted in the total number of pre-authorized transactions done in the statement cycle. We may impose a fee for each withdrawal in excess of six (6) that you make in any monthly period. Please refer to the Business Deposit Account Agreement for details.

⁶ This fee is waived for TD Business Premier Checking accounts.

⁷ This fee does not apply to Small Business accounts.

⁸ For Business Checking accounts on Account Analysis Billing, an Overdraft-Return (NSF) / Overdraft-Paid (per item) due to lack of Funds Availability may be noted as an Uncollected Funds Fee (UNC) on the Account Analysis Statement. Please refer to the Business Deposit Account Agreement for more information.

⁹ This does not apply or is not available for Business Checking accounts on Account Analysis Billing.

¹⁰ This fee only applies to Business Checking accounts on Account Analysis Billing, to see specifically which product this applies to, please see Business Schedule of Charges. Prime rate is based on the Wall Street Journal Prime.



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Business Schedule of Charges

| | Minimum to Open | Required Minimum to Earn APY/ Interest Rate Tier | Monthly Maintenance Fee | Minimum Daily Balance to Avoid Monthly Maintenance Fee | Account Analysis Billing | Earnings Credit ¹ | Fee for Each Item Paid or Other Debits (Including ACH Debits*) | Fee for Each Deposited Item and Other Credits (Including ACH Credits*) | Fee for Each Deposit Ticket |
|--|-----------------|---|--|--|--------------------------|------------------------------|--|--|-----------------------------|
| Small Business | | | | | | | | | |
| TD Business Simple Checking | \$25.00 | Non-interest bearing | \$8.00 | N/A | No | No | \$0.75 for each paid and/or deposited item in excess of the first 200 per statement cycle | | N/A |
| TD Business Convenience Checking Plus | \$100.00 | Non-interest bearing | \$25.00 | First 3 statement cycles waived, then \$1,500.00 | No | No | \$0.50 for each paid and/or deposited item in excess of the first 500 per statement cycle | | N/A |
| TD Business Premier Checking ² | \$200.00 | Non-interest bearing | \$30.00 | First 3 statement cycles waived, then \$40,000.00 in combined business deposits ⁴ | No | No | \$0.35 for each paid and/or deposited item in excess of the first 500 per statement cycle | | N/A |
| TD Business Interest Checking Plus | \$100.00 | \$0.01 \$50,000.00 \$2,500.00 \$100,000.00 \$25,000.00 \$500,000.00+ | \$15.00 | \$2,500.00 | No | No | \$0.50 for each paid and/or deposited item in excess of the first 200 per statement cycle | | N/A |
| TD Business Savings/ TD Private Business Savings | \$25.00 | \$0.01 | \$5.00 | \$500.00 | No | No | N/A | N/A | N/A |
| TD Small Business Money Market Plus | \$25.00 | \$0.01 \$100,000.00 \$10,000.00 \$250,000.00 \$25,000.00 \$500,000.00+ \$50,000.00 | \$15.00 | \$2,500.00 | No | No | \$0.50 for each check paid and/or deposit item in excess of the first 50 per statement cycle | | N/A |
| TD Business Basic Certificate of Deposit | \$5,000.00 | \$0.01 | N/A | N/A | No | No | N/A | N/A | N/A |
| TD Business No Catch SM CD | \$25,000.00 | | | | | | | | |
| TD Business Jumbo CD | \$50,000.00 | | | | | | | | |
| Commercial | | | | | | | | | |
| TD Commercial Simple Checking ³ | \$200.00 | Non-interest bearing | \$15.00 | N/A | Yes | Yes | \$0.35 for each paid and/or deposited item in excess of the first 500 items per statement cycle for the account. Does not include ACH Credits originated, charged \$0.25 per item. | | N/A |
| TD Commercial Convenience Checking ³ | \$200.00 | Non-interest bearing | \$50.00 | First 2 statement cycles waived, then \$100,000 in combined TD Commercial Convenience Checking relationship deposits | Yes | Yes | \$0.35 for each paid and/or deposited item in excess of the first 1,000 items per statement cycle for the relationship ⁵ . Does not include ACH Credits/Debits originated, charged \$0.25 per item. | | N/A |
| TD Commercial Analyzed Checking ³ | \$25.00 | Non-interest bearing | Accts: 1 - 4 \$27.50 5 - 10 \$26.00 11+ \$25.00 | N/A | Yes | Yes | \$0.22 for each check paid; \$0.17 for ACH Debits | For Deposited Items: 1 - 999 \$0.21 1,000 - 4,999 \$0.20 5,000 + \$0.18 ACH Credits: \$0.17 | \$1.00 |
| TD Not-for-Profit Advantage Checking ³ | | Interest is available on excess balances | \$50.00 | N/A | Yes | Yes | | | \$1.00 |
| TD Commercial Advantage Checking ³ | | Interest is available on excess balances | \$50.00 | N/A | Yes | Yes | | | \$1.00 |
| TD Enterprise Money Market | \$25.00 | \$0.01 \$2,500,000.00 \$500,000.00 \$5,000,000.00+ | \$15.00 | \$2,500.00 | No | No | \$0.50 for each check paid and/or deposit item in excess of the first 50 per statement cycle | | N/A |
| TD Commercial Money Market | \$25.00 | \$0.01 \$10,000,000.00 \$1,000,000.00 \$25,000,000.00+ \$5,000,000.00 | N/A | N/A | No | No | N/A | N/A | N/A |
| TD Wholesale Money Market | \$25.00 | \$0.01 \$100,000,000.00 \$25,000,000.00 \$250,000,000.00+ \$50,000,000.00 | N/A | N/A | No | No | N/A | N/A | N/A |
| TD Corporate Liquidity Management Account ⁶ | \$25.00 | Interest paid on balances under and over the target balance | \$100.00 | \$10,000,000.00 | No | No | \$10.00 for each deposit item, check paid, ACH Debit and/or ACH Credit in excess of the first 25 per statement cycle | | N/A |
| TD Commercial Savings | \$25.00 | \$0.01 \$15,000,000.00 \$2,000,000.00 \$25,000,000.00+ \$5,000,000.00 | \$5.00 | \$500.00 | No | No | N/A | N/A | N/A |
| Depository Transfer Account (DTA) | \$125.00 | N/A | \$125.00 | N/A | No | Yes | \$0.16 | \$0.08 | \$0.65 |

* Does not apply to TD Business Simple Checking, TD Business Convenience Checking Plus, TD Business Premier Checking or TD Business Interest Checking Plus.

¹ Earnings Credit: Please refer to the Business Deposit Account Agreement for how Earnings Credit is calculated on your account.

² Two (2) additional TD Business Simple checking accounts with no monthly maintenance fee. Please refer to the Business Deposit Account Agreement for details.

³ Other Treasury Management fees may apply based on usage of service outlined in your proposal proforma (for some products a Pricing List is provided instead) or discussed with your Treasury Management Officer. Excess balances are the collected balance remaining after Earnings Credits has been applied to offset account fees.

⁴ TD Business Premier Checking combined balances includes select business checking, business savings and business money market. The following products are excluded from the combined balances: Lottery Checking, IOLTA/IOLA/IORTA/RAHF/IOREBTA, All Attorney Trust accounts, All Escrow Accounts, All Business CDs and Landlord Tenant Savings.

⁵ A relationship is defined as a lead TD Commercial Convenience Checking account and a linked account of the same type. Receive the first two linked accounts with no additional monthly maintenance fees, an additional two can be linked with applicable fees. To waive the \$50 monthly maintenance fee applicable to the lead account and two linked accounts, the Customer must maintain at least \$100,000 minimum balance across all of their linked accounts. The first 1,000 items per statement cycle is also provided on a per relationship basis, not on a per account basis. ACH Items (Debits & Credits) originated by a Customer are not included in the first 1,000 items per statement cycle that are free of charge. Other Treasury Management fees may apply, please refer to your TD Commercial Convenience Checking Pricing List and/or your Business Deposit Account Agreement.

⁶ Refer to the TD Corporate Liquidity Management Account Disclosure for information on transaction limitations and interest calculations.

The above fees are applicable to accounts opened at TD Bank in Delaware.



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Business Banking Essentials to Help Your Business Succeed

Thank you for choosing TD Bank, America's Most Convenient Bank! To make your business banking more convenient and to get more out of your relationship with TD Bank, visit tdbank.com/readytowork. Access all of the benefits of your TD Bank relationship - everything is in one place!

The following essential companion products and services offer additional value from your TD Bank relationship

Deposit Account Services to Run Your Business Every Day

- | | |
|--|--|
| <input type="checkbox"/> Business Checking <ul style="list-style-type: none"> • Today you opened a: <u>TD Bus Convenience Plus Ckg</u> account • If your banking needs change, visit our local TD Bank store or connect to tdbank.com/BusinessCheckingSelector to get a customized checking recommendation | <input type="checkbox"/> TD Bank BusinessDirect Online Banking <ul style="list-style-type: none"> • Connect with TD Bank anytime, anywhere with access to real-time balances and transactions such as wires and ACH • Simplify your record keeping with eStatements, save and print them just like paper statements |
| <input type="checkbox"/> TD Bank Business Visa® Debit Card <ul style="list-style-type: none"> • Use your TD Bank Business Debit Card to manage your business expenses directly from your business checking account – everywhere Visa is accepted • Free ATM access at TD ATMs in the US and Canada | <input type="checkbox"/> Business Check Order <ul style="list-style-type: none"> • Never run out of checks—order checks in the store or call Harland Clarke at 1-800-503-2345 |

Savings Options to Earn a Return on Your Excess Cash

- | | |
|--|---|
| <input type="checkbox"/> TD Small Business Money Market Plus <ul style="list-style-type: none"> • Competitive interest rate tiers, earn a higher rate of interest with an eligible business checking account¹ | <input type="checkbox"/> TD Business Savings <ul style="list-style-type: none"> • Earn interest and easily transfer funds to and from your TD business checking account online and at any TD Bank ATM |
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Financing Solutions to Invest in Your Business

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|---|--|
| <input type="checkbox"/> Lines of Credit <ul style="list-style-type: none"> • Revolving line for your working capital needs | <input type="checkbox"/> Commercial Mortgage <ul style="list-style-type: none"> • Refinance or purchase commercial or investment property |
| <input type="checkbox"/> Business Loans and Equipment Leases <ul style="list-style-type: none"> • Term Loans: Fixed term/installment loan • Leasing: Tax savings from leasing equipment/vehicles | <input type="checkbox"/> Business Credit Card <ul style="list-style-type: none"> • Choose your reward and enjoy more value for your business purchases wherever Visa is accepted • Make secure payments and easily track business expenses independently from personal expenses |

Payment Services to Improve Cash Flow

- | | |
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| <input type="checkbox"/> Merchant Services <ul style="list-style-type: none"> • Improve cash flow and increase revenue with flexible credit card processing and check verification programs designed to help save you time • Discount on Merchant Services for TD Business Premier Checking Customers² | <input type="checkbox"/> TD Digital Express - Remote Deposit Capture <ul style="list-style-type: none"> • Save time by making secure check deposits from your desktop, any time of day or night • Speed up access to funds: Deposits made before 9pm will be available the following business day³ |
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Simplify your banking relationship. TD Bank offers a variety of personal checking choices so you can do all your banking in one place.

Visit our local TD Bank store or connect to tdbank.com/CheckingSelector

Getting Started

Inside your welcome kit

- My Business Card
- Helping Your Business Succeed Brochure
- Business Fee Schedule and Schedule of Charges
- Business Deposit Account Agreement

Important things to know

- Your Store Manager will be in touch with you to ensure your satisfaction and answer any questions
- Some of our services require a positive account balance in order to activate
- TD Bank's Funds Availability policy is enclosed in the Business Deposit Account Agreement

¹ An eligible checking account is a TD Business Checking Account that is good standing and has at least ten (10) combined deposit and/or debit transactions by the last Business Day of the calendar month.

² Offer may not be available in all Stores.

³ Funds available next business day. Restrictions may apply. Please see your Business Deposit Account Agreement for details.



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