

Small Business Accounts

**Service Plans and
related products**



Canada Trust

Welcome to TD Canada Trust Small Business Banking

We understand the needs and pressures of owning and running a small business and recognize that your time is valuable. We believe you'll find everything you're looking for at TD Canada Trust. With fast and efficient service, we let you focus on what you do best – running your business.

Talk to us, and we'll help you choose the right combination of banking products and services and show you how convenient it can be to open an account or switch to TD Canada Trust.

Business Chequing Account Service Plans

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EasySwitch

We'll help make it easy to move your account to TD Canada Trust with our EasySwitch™ service. We'll coordinate the transfer of account balances and any pre-authorized payments and deposits to save you time and ensure that everything is taken care of as quickly as possible.

Business Chequing Account

A TD Canada Trust Business Chequing Account is an operating account for your day-to-day banking needs.

It offers the convenience of automated banking machine (ABM), telephone, web, debit payment and *PLUS** System access, as well as in-branch banking. Choose from a selection of Business Chequing Account Service Plans that allow your business to perform regular account activity, including deposits, withdrawals, transfers, cheques, bill payments and debit payment for a low monthly fee.

Improved Opportunity for Free Banking

Your monthly Service Plan fee will be rebated when you maintain the required minimum daily closing balance in your account for the entire month.

Business Savings Account

Our Business Savings Account can be the ideal complement to your Business Chequing Account.

This non-chequing investment account offers competitive, tiered daily interest. There are no charges to your Business Savings Account for transfers to or from any other TD Canada Trust account. You can access funds whenever you need them, 24 hours a day, through the TD Canada Trust Green Machine® or other ABMs, EasyWeb™ Internet banking or EasyLine™ telephone banking.

Business Chequing Account Service Plans

Our Service Plans for Small Businesses offer convenient banking options and are available in Canadian and U.S. Dollars. This information can help you decide which plan is best suited to meet your needs.

a Service Plans

- For businesses that enjoy the flexibility of banking using both in-branch or automated services
- Several options depending on your monthly transaction pattern
- Predictable monthly fee

Option 1

Monthly plan fee – \$11.95

Monthly # of transactions¹ included – 12

Monthly # of items deposited² included – 5

Monthly cash amount deposited³ included – \$1,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$8,000

Option 2

Monthly plan fee – \$16.95

Monthly # of transactions¹ included – 20

Monthly # of items deposited² included – 15

Monthly cash amount deposited³ included – \$2,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$10,000

Option 3

Monthly plan fee – \$24.95

Monthly # of transactions¹ included – 40

Monthly # of items deposited² included – 25

Monthly cash amount deposited³ included – \$3,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$12,500

Option 4

Monthly plan fee – \$33.95

Monthly # of transactions¹ included – 55

Monthly # of items deposited² included – 35

Monthly cash amount deposited³ included – \$4,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$17,500

Option 5

Monthly plan fee – \$49.95

Monthly # of transactions¹ included – 85

Monthly # of items deposited² included – 50

Monthly cash amount deposited³ included – \$7,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$25,000

Option 6

Monthly plan fee – \$69.95

Monthly # of transactions¹ included – 120

Monthly # of items deposited² included – 75

Monthly cash amount deposited³ included – \$10,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$30,000

Option 7

Monthly plan fee – \$84.95

Monthly # of transactions¹ included – 150

Monthly # of items deposited² included – 100

Monthly cash amount deposited³ included – \$15,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$35,000

Option 8

Monthly plan fee – \$99.95

Monthly # of transactions¹ included – 180

Monthly # of items deposited² included – 125

Monthly cash amount deposited³ included – \$20,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$40,000

b Pay-As-You-Go Plan

- For businesses that have a very low or an irregular monthly transaction average
- Pay for each transaction separately
- Pay only for what your business uses

Monthly plan fee – \$7.95

Monthly # of transactions¹ included – 0

Monthly # of items deposited² included – 0

Monthly cash amount deposited³ included – \$0

Rebate of monthly plan fee with a minimum monthly balance⁴ of – n/a

- 1 Additional fee of \$1.00 per transaction if number of transactions included in the Plan is exceeded.
- 2 Additional fee of \$2.15 per \$1,000 of monthly cash deposited if monthly cash amount deposited included in the Plan is exceeded. Cash deposited is paper currency and coins, rounded down to the nearest dollar.
- 3 Additional fee of \$0.18 per deposit item (cheques, money orders, drafts and all other clearing items) if monthly number of items deposited included in the Plan is exceeded. Additional fee of \$8.00 per uncounted batch[†] of items deposited at the branch.
- 4 Minimum daily closing balance required to rebate monthly plan fee. Minimum monthly balance must be maintained throughout the appropriate month to qualify for fee rebate.

Transactions

- In-branch withdrawals, transfers, bill payments and deposits, including night deposits
- Telephone operator-assisted transactions, including bill payments
- Telephone automated transfers and bill payments
- Web transfers and *Interac* Online purchases
- ABM withdrawals, transfers, bill payments and deposits

- Debit payment purchases in Canada and the U.S.
- Cheques, pre-authorized payments and automated transfers

No-charge transactions (unlimited for all plans)

- All debit and credit card Point-of-Sale Terminal deposits that are electronically credited to a TD Canada Trust Business Chequing Account
- ABM (Green Machine) and web (EasyWeb) electronic inquiries
- Telephone (EasyLine) automated inquiries

c Key things to consider when opening an account

- 1. To open an account for your business, we require the following information and documentation to meet legislative requirements and regulatory policies:**
 - Legal documentation that confirms the existence of your business
 - Articles of Incorporation, Partnership Agreement or Business Name Registration
- 2. Verification of the identification of the signing authorities on the account**
 - Two pieces of original identification for each person
 - Full name and home mailing address
 - Birthdate
 - Type of identification and place of issuance
 - Employment information/occupation

3. Confirmation of third party usage

- We are required to determine and record whether the new account will be used for or on behalf of a third party
- A third party is defined as anyone other than the account holder or TD Bank Financial Group²

4. Identification of business owners

- We are required to determine and record the names of those individuals who own the business
- If your business has a complex ownership structure, we need to know which individuals are the principal owners

5. Nature of the business

- We need to understand your type of business and the markets your business serves

d Business Savings Account

Complement your Business Chequing Account with our flexible Business Savings Account. This account offers competitive tiered interest rates while still providing you with easy access to your funds. Use this account to earn interest on your surplus balances and transfer to or from any TD Canada Trust account at no charge.

To find out about our current interest rates and how interest is calculated, speak to a TD Canada Trust representative or visit our website at www.tdcanadatrust.com/smallbusiness

Transaction Fees

- Transfers to or from any other TD Canada Trust Account to your Business Savings Account are free
- \$1.00 per deposit/credit
- \$5.00 per withdrawal/debit
- \$2.15 per \$1,000 of monthly cash (paper currency and coin) deposited, rounded down to the nearest dollar
- \$0.18 per item (cheques, money orders, drafts and all other clearing items) deposited
- \$8.00 per uncounted batch[†] of clearing items deposited at the branch

e Community/Not-For-Profit Plans

TD Canada Trust is committed to supporting the community and not-for-profit organizations that make a difference in our local communities. We offer two plans to suit the specific needs of these organizations.

Each plan includes –

- Reduced monthly plan fees
- The opportunity to pay no monthly plan fee when you maintain a minimum daily balance during the month
- The flexibility to choose in-branch or automated banking options, including EasyLine telephone banking, EasyWeb Internet banking and Green Machine ABMs
- The flexibility to choose a U.S. Dollar account Service Plan

One of our flexible Service Plans can help you minimize fees and manage your finances more effectively.

Choose from two Service Plans –

Community Plan

The Community Plan is designed for smaller community organizations. This plan may suit your organization if you –

- Have minimal account activity
- Have variable or seasonal account activity
- Perform a limited number of transactions

Monthly plan fee – \$1.95

Monthly # of transactions¹ included – 5

Monthly # of items deposited² included – 15

Monthly cash amount deposited³ included – \$2,500

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$5,000

Community Plan Plus

The Community Plan Plus is designed for larger community and not-for-profit organizations.

This plan may be right for your organization if you –

- Require banking services more like those required by a small business
- Have a consistent level of monthly activity
- Need to perform more transactions

Monthly plan fee – \$4.95

Monthly # of transactions¹ included – 30

Monthly # of items deposited² included – 30

Monthly cash amount deposited³ included – \$5,000

Rebate of monthly plan fee with a minimum monthly balance⁴ of – \$10,000

- 1 Additional fee of \$1.00 per transaction if number of transactions included in the Plan is exceeded.
- 2 Additional fee of \$2.15 per \$1,000 of monthly cash deposited if monthly cash amount deposited included in the Plan is exceeded. Cash deposited is paper currency and coins, rounded down to the nearest dollar.
- 3 Additional fee of \$0.18 per deposit item (cheques, money orders, drafts and all other clearing items) if monthly number of items deposited included in the Plan is exceeded. Additional fee of \$8.00 per uncounted batch[†] of items deposited at the branch.
- 4 Minimum daily closing balance required to rebate monthly plan fee. Minimum monthly balance must be maintained throughout the appropriate month to qualify for fee rebate.

f Business Access Card

Your key to convenient account access

You'll have the convenience, security and choice of electronic transactions – 24 hours a day, seven days a week, by ABM, telephone, web and debit payment.

Your Business Access Card also offers you a choice of two levels of use:

Full Access Cards provide the signing officers of the business with the ability to perform self-serve transactions, including cash withdrawals, debit payment purchases, bill payments, account inquiries and account transfers.

Limited Access Cards are designed to assist employees of the business. They offer the ability to perform the same transactions as the Full Access Cards, with some exceptions including cash withdrawals and debit payment purchases.

You can request as many cards as you need.

Convenient banking choices

Your Business Access Card also features the added benefits of the following services:

EasyWeb Internet banking³

- convenient access from your computer
- Manage your TD Canada Trust accounts on our award-winning⁴, comprehensive website. Our EasyWeb Security Guarantee⁵ ensures you will receive 100% reimbursement in the unlikely event account losses occur resulting from unauthorized EasyWeb banking activity
- View 18 months of activity on your business accounts and download your records into financial management software
- Print out statements for ease of recordkeeping

- Pay bills, transfer money and monitor your business accounts in real time
- Remit payroll source deductions, PST, GST and HST tax payments, and corporate income tax payments online⁵ directly from your TD Canada Trust account⁶
- Send and receive money using the *Interac* Email Money Transfer service
- Use the *Interac* Online service to make purchases on the Internet
- View your paid cheques or request stop payments online

Wireless banking service

– the ultimate in convenience

- Access your TD Canada Trust accounts when you're on the go
- Log in anytime, anywhere on your Internet-enabled wireless device
- Check the balance and activity of your TD Canada Trust accounts, pay bills and transfer funds

EasyLine telephone banking³

– 24-hour financial service

- Manage most of your day-to-day business and transaction needs conveniently by telephone
- Toll-free from anywhere in Canada or the U.S. (except Alaska or Hawaii)
- Choice of automated or friendly, personal service
- Pay bills to more than 4,700 companies in Canada
- Transfer funds between accounts

- Get up-to-the-minute account balance and transaction information

ABM

- TD Canada Trust Green Machine gives you 24-hour convenience
- Deposit, withdraw cash, get account balances and transfer funds between accounts
- Convenient in-branch and drive-through locations
- TD Canada Trust customers have free *PLUS network* withdrawals at TD Banknorth ATMs across New England and the Mid-Atlantic region, Commerce ATMs in the Mid-Atlantic, Washington and Florida, and *Presto!*^{®1} ABMs located at *Publix*^{®2} Super Markets in Florida, Georgia, South Carolina, Tennessee and Alabama
- Worldwide access to cash at over one million ABMs displaying the *PLUS* symbol

Debit Payment

- 24-hour access to easy purchases
- In Canada, look for the *Interac* direct payment logo to pay for your debit purchases
- In the United States, use the *NYCE*^{®3} network to make your debit purchases

g Investment Options

At TD Canada Trust, we offer you a wide range of investment options for your hard-earned money. Our family

of Term Deposits and Guaranteed Investment Certificates (GICs) provide benefits and investment solutions that meet a wide range of needs.

Term Deposits

Term Deposits provide you a guaranteed rate of return and flexible interest payments with terms ranging from 30 days to five years. Term Deposits may be withdrawn in full, prior to the maturity date.⁷

At TD Canada Trust, we also offer term deposits in foreign currencies such as U.S. Dollars, British Pounds, Euros and Swiss Francs. For more information, speak to your local TD Canada Trust representative.

Guaranteed Investment Certificates (GICs)

Most GICs provide you guaranteed rates of return and flexible interest payments with terms ranging from 30 days to five years. GICs are not redeemable prior to maturity. The minimum deposit is \$5,000 for short terms and \$1,000 for long terms.

Other Options

Special GICs, TD Mutual Funds[®],⁸ Money Market and Fixed Income Investments, self-directed brokerage through TD Waterhouse Discount Brokerage⁹, and full-service brokerage through TD Waterhouse Investment Advice⁹ are also available to meet your investment needs.

h TD Merchant Services

Provide your customers with the flexibility to pay as they choose.

TD Merchant Services, together with an integrated internal and external support team, provide reliable card payment solutions that are flexible and easy-to-use for small, medium and large businesses. We offer a range of Point-of-Sale (POS) solutions including stand-alone terminals (with IP processing capability), wireless terminals, PC software and E-commerce.

Our solutions allow businesses to authorize and settle their payment card transactions electronically whether the payment is by debit or credit card. We also provide client support that includes the installation of POS terminals and training, free on-site equipment servicing and 24-hour toll-free customer support.

Payment Processing Services

TD Merchant Services can simplify your payment processing needs by providing ready-to-use solutions or a customized response to your situation. Offer your customer the flexibility of paying by *Visa*^{*}, MasterCard^{®4}, *Interac* Direct Payment, American Express^{®5} and other major credit cards. With Advantage One[®], all your debit and credit card payments can be processed through one electronic TD Merchant Services POS terminal and deposited into one TD Canada Trust business account.¹⁰

- Save time by eliminating multiple business accounts
- Speed up deposits and save money as debit and credit transactions are automatically credited to your TD Canada Trust business account free of charge
- Save money on service fees by placing all your payment deposits into one business account

i Business Credit Products

When you combine a small business account with competitive, convenient borrowing solutions, the result is easy access to the money you need¹¹ –

- Business Overdraft Protection – available in Canadian and U.S. Dollars
- Business Line of Credit – available in Canadian and U.S. Dollars
- Business Loans
- Business Mortgages
- Canada Small Business Financing Loan (CSBFL)
- TD Venture Line of Credit® *Visa* Card
- TD Business *Visa* Card with optional Travel Rewards¹²
- Business Credit Life Insurance¹³

j Other services

Every business has its unique challenges, and yours is no exception. That's why we offer a full range of additional services designed to help you compete more effectively.

Payroll Services

TD Canada Trust, in association with Ceridian^{®6}, is pleased to offer you a complete payroll service package, including tax remittance, reporting and recordkeeping for businesses with as few as one employee. You provide payroll changes for the pay period, and Ceridian will process and have it ready for distribution within 24 hours.¹⁴

Pre-authorized Transfer Service (PTS)

At TD Canada Trust, we make it easy for you to transfer automatically between your business accounts, saving you time and money. The Pre-authorized Transfer Service (PTS) offers you a convenient method of performing automatic recurring transfers to or from your business accounts at TD Canada Trust or from your business account at another financial institution for credit to your TD Canada Trust business account.

There are no fees to set up or change this service, and how often you transfer is up to you: daily, weekly, biweekly, twice-monthly, monthly, at month-end, quarterly or annually.

You simply provide us with the amount to be transferred, the frequency and the accounts to be transferred to or from, and we'll do the rest.

Foreign Currency Services

You can conduct your foreign exchange transactions conveniently at any TD Canada Trust branch, through

EasyWeb or EasyLine, or you can deal directly⁷ with our Direct Trade Foreign Exchange desk for all your multi-currency needs.

If you have ongoing foreign exchange needs, we offer very competitive rates and the backing of one of North America's top financial institutions. You will have a direct connection to the foreign exchange market via the phone, online, or both. Our foreign exchange traders will provide you with personalized advice and market insight to help reduce your currency risk.

For more information about this service, speak to your local TD Canada Trust representative or visit **www.tdcanadatrust.com**

TD Commercial Banking

If your business has more complex financial needs, a TD Commercial Banking Relationship Manager will take the time to understand your business and then work with you to customize the products and services that meet your deposit, investment, financing, cash management, international trade and ongoing financial needs. Ideas and advice can be provided to help your business grow and prosper.

For more information about TD Commercial Banking, speak to your Branch Manager or visit **www.tdcommercialbanking.com**

Other Account-related Fees

k Transaction Fees

Deposit Content

- Fee per item deposited¹⁶:
 - Canadian Dollar Accounts – \$0.18
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$0.18
- Cash (paper currency and coin) deposited per \$1,000:
 - Canadian Dollar Accounts – \$2.15
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$2.15
- Fee per uncounted batch[†]:
 - Canadian Dollar Accounts – \$8.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$8.00
- Paper currency supplied per \$1,000:
 - Canadian Dollar Accounts – \$1.25
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$1.25
- Coin supplied per roll:
 - Canadian Dollar Accounts – \$0.12
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$0.12

Request for Funds Transfer Fee (to branch)

- Transfer between a customer's own TD Canada Trust accounts, if requested by telephone, mail or facsimile:
 - Canadian Dollar Accounts – \$5.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$5.00

Bill Payments

- In-branch – paid by cash or cheque (Handling Fee):
Canadian Dollar Accounts – \$1.00
U.S. Dollar Accounts (in \$US)¹⁵ – N/A

Non-sufficient Funds

(cheques, pre-authorized payments, postdated bill payments, TD Canada Trust loan payments, etc.)

- Returned:
Canadian Dollar Accounts – \$42.50
U.S. Dollar Accounts (in \$US)¹⁵ – \$42.50
- Paid (plus overdraft interest charges):
Canadian Dollar Accounts – \$5.00
U.S. Dollar Accounts (in \$US)¹⁵ – \$5.00

ABM

- *Interac*:
Canadian Dollar Accounts – \$1.50
U.S. Dollar Accounts (in \$US)¹⁵ – N/A
- *PLUS System*¹⁷ (Handling Fee within U.S. and Mexico):
Canadian Dollar Accounts – \$3.00
U.S. Dollar Accounts (in \$US)¹⁵ – N/A
- *PLUS System*¹⁷ (Handling Fee outside Canada, U.S. and Mexico):
Canadian Dollar Accounts – \$5.00
U.S. Dollar Accounts (in \$US)¹⁵ – N/A

I Internet Banking Fees

- Tax Payment and Filing – per payment and filing:
Canadian Dollar Accounts – \$2.00
U.S. Dollar Accounts (in \$US)¹⁵ – \$2.00
- EasyWeb View Cheque Service – per cheque image:
Canadian Dollar Accounts – \$1.50
U.S. Dollar Accounts (in \$US)¹⁵ – \$1.50
- Send an *Interac* Email Money Transfer– per transfer:
Canadian Dollar Accounts – \$1.50
U.S. Dollar Accounts (in \$US)¹⁵ – N/A
- Receive *Interac* Email Money Transfers:
Canadian Dollar Accounts – FREE
U.S. Dollar Accounts (in \$US)¹⁵ – N/A

m Cheque Handling

Cheque Certification

- Account holder:
Canadian Dollar Accounts – \$10.00
U.S. Dollar Accounts (in \$US)¹⁵ – \$10.00
- Non-account holder:
Canadian Dollar Accounts – \$15.00
U.S. Dollar Accounts (in \$US)¹⁵ – \$15.00

Stop Payments

(cheque or pre-authorized payment)

- With complete details:
 - Canadian Dollar Accounts – \$12.50
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$12.50
- With incomplete details:
 - Canadian Dollar Accounts – \$17.50
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$17.50

Cheque Not Written in Currency of Account:

Canadian Dollar Accounts – \$20.00
 U.S. Dollar Accounts (in \$US)¹⁵ – \$20.00

Returned Item:

(includes mail advice to payee)

Canadian Dollar Accounts – \$5.00
 U.S. Dollar Accounts (in \$US)¹⁵ – \$5.00

n Searches/Notices

Searches

(e.g. cheque copy)

- If processed within past 90 days – per item:
 - Canadian Dollar Accounts – \$5.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$5.00
- If processed prior to past 90 days – per item
 - Canadian Dollar Accounts – \$15.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$15.00

Inactive/Dormant & Unclaimed Deposit Notices

- 2-year notice
 - Canadian Dollar Accounts – \$20.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$20.00
- 5-year notice:
 - Canadian Dollar Accounts – \$30.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$30.00
- 9-year remittance:
 - Canadian Dollar Accounts – \$35.00
 - U.S. Dollar Accounts (in \$US)¹⁵ – \$35.00

o Collection Items¹⁸

Canadian or U.S. Cheque Sent for Re-presentment Within Canada

- Canadian Dollar Accounts – \$30.00
- U.S. Dollar Accounts (in \$US)¹⁵ – \$30.00

Outgoing Cheque Collections¹⁹

- Canadian Dollar Accounts – 0.20%
- U.S. Dollar Accounts (in \$US)¹⁵ – 0.20%

Canadian Dollar, U.S. Dollar or foreign currency:

- Canadian Dollar Accounts – min. \$30.00
- U.S. Dollar Accounts (in \$US)¹⁵ – min. \$30.00

cheques payable outside of Canada:

- Canadian Dollar Accounts – max. \$150.00
- U.S. Dollar Accounts (in \$US)¹⁵ – max. \$150.00

Collection Item Returned Unpaid:

Canadian Dollar Accounts – \$15.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$15.00

p Drafts^{20,21}**Any Canadian, U.S., Foreign, International Draft**

Canadian Dollar Accounts – \$7.50

U.S. Dollar Accounts (in \$US)¹⁵ – \$7.50

Request for refund or replacement of lost or stolen draft

Canadian Dollar Accounts – \$10.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$10.00

q Account Handling**Account Closed Within 90 Days of Opening**

(except for account transfers within TD Canada Trust)

Canadian Dollar Accounts – \$15.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$15.00

Statement Preparation

- Month-end statement:

Canadian Dollar Accounts – FREE

U.S. Dollar Accounts (in \$US)¹⁵ – FREE

- Each additional statement:

Canadian Dollar Accounts – \$5.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$5.00

Duplicate Statement

Canadian Dollar Accounts – \$2.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$2.00

Interim Statement

- In-branch:

Canadian Dollar Accounts – \$1.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$1.00

- Updater/Green Machine/EasyWeb:

Canadian Dollar Accounts – FREE

U.S. Dollar Accounts (in \$US)¹⁵ – FREE

- EasyLine via fax (per page)

Canadian Dollar Accounts – \$2.50

U.S. Dollar Accounts (in \$US)¹⁵ – \$2.50

- Monthly recordkeeping fee (passbook)²²:

Canadian Dollar Accounts – \$2.25

U.S. Dollar Accounts (in \$US)¹⁵ – \$2.25

Bank Confirmation

Canadian Dollar Accounts – \$25.00

U.S. Dollar Accounts (in \$US)¹⁵ – \$25.00

Certificate of Balance

\$10.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Transfer/Payment Sent by Mail²⁰

Draft price (plus postage) applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Transfer Confirmation by Mail or Fax

\$2.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Account Balance Transferred to Another Financial Institution

(per account)

\$15.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Express Deposit Bags per box of 250 plastic bags²³

(\$0.30/bag)

\$75.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Electronic Bill Payment Service Set-up Fee

\$125.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

r Account Inquiries**Account Information**

(balance inquiries & account activity)

- In-branch, by telephone or in person (per request):
\$5.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- EasyLine or EasyWeb:
FREE applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Credit Reports

- Inquiry in Canada, written
 - per hour
 - \$40.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN) Minimum \$18.50
- Inquiry outside Canada, written
 - per hour
 - \$40.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN) Minimum \$23.00

s Safety Deposit Boxes²⁴

Size²⁵

- Small (1.0 – 9.0 sq. inches):
 - \$42.50 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- Medium (9.1 – 17.5 sq. inches):
 - \$60.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- Large (17.6 – 27.0 sq. inches):
 - \$90.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- X-Large/Super Large (27.1 sq. inches and greater):
 - \$3.00/sq. inch applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Annual Billing Fee Notice

\$5.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Late Payment Fee

\$5.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

t Wire Payments^{18,26}**Outgoing Wire Transfers**

- \$10,000 or less:
\$30.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- \$10,000.01 to \$50,000:
\$50.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- Over \$50,000:
\$80.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Incoming Wire Transfers

\$10.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

Wire Investigation Fee for Non-bank Errors

- Per hour:
\$40.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)

- Minimum:
\$25.00 applicable to both Canadian Dollar and U.S. Dollar Accounts (in \$CDN)
- † Uncounted Batch is a group of cheques, money orders, drafts and other clearing items where the total number of items has not been provided to the teller on an itemized deposit slip. (To avoid this charge, always count the number of items when making a deposit.)
- 1 Included in the currency exchange cost will be a conversion fee which is calculated by adding an additional 250 basis points to the interbank U.S. Dollar exchange rate. For example, on a purchase of \$10 US with an exchange rate of 1.3 the transaction amount will be \$13.25 CDN ($\10×1.325).
- 2 TD Bank Financial Group means The Toronto-Dominion Bank and its related companies that provide deposit, investment, loan, securities, trust, insurance and other products and services.
- 3 A \$10 monthly fee applies to EasyLine telephone banking and/or EasyWeb Internet banking for any customers without a Business Chequing Account with a Service Plan in their portfolio.
- 4 “Best Consumer Internet Bank in Canada” – Global Finance Magazine, September 2005, 2006 and 2007.
- 5 Maintaining the care, control and confidentiality of your Access Card number, Connect ID and

EasyWeb password is your responsibility as set out in our customer agreements. TD Canada Trust is not responsible for unauthorized access to accounts online or losses that occur as a result of careless or improper handling, storing or disclosure by you of your Access Card, Connect ID or EasyWeb password.

- 6 Some restrictions and a fee apply.
- 7 Some conditions apply.
- 8 Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Available through TD Investment Services Inc., TD Waterhouse Canada Inc. (Member CIPF) and other dealers.
- 9 TD Waterhouse Discount Brokerage and TD Waterhouse Investment Advice are divisions of TD Waterhouse Canada Inc., a subsidiary of The Toronto-Dominion Bank. TD Waterhouse Canada Inc. – Member CIPF.
- 10 Subject to approval by TD Merchant Services and First Data Loan Company Canada, if applicable.
- 11 Subject to complying with TD Canada Trust lending policies and criteria. Some conditions apply. Personal guarantee(s) may be required.
- 12 Fee of \$99 applies per Card when you enroll in the

TD *Visa* Travel Rewards Program in addition to each Card's applicable annual fee. Rate is effective September 1, 2008. All fees and features are subject to change.

- 13 Business Credit Life Insurance provides group life insurance, underwritten by Sun Life Assurance Company of Canada and accident coverage, underwritten by TD Life Insurance Company. Complete details of benefits, exclusions and limitations are contained in the Certificate of Insurance.
- 14 For most payrolls.
- 15 Amounts shown and service charges for U.S. Dollar business accounts are quoted and/or payable in U.S. Dollars, or their Canadian Dollar equivalent, using the TD Canada Trust prevailing exchange rate at the time the service charge is applied.
- 16 Items are cheques, money orders, drafts and all other clearing items.
- 17 For foreign currency withdrawals performed at ABMs outside of Canada, the exchange rate includes an amount equal to 2.5% of the converted amount. Applicable transaction fees also apply. Withdrawals made at a TD Banknorth ATM are exempt from the *PLUS* system handling fees.
- 18 Other financial institution charges and out-of-pocket expenses may apply.
- 19 Fees collected in the currency of the transaction,

except for transactions in a foreign currency (except U.S. Dollars), which are payable at the Canadian Dollar equivalent at the TD Canada Trust prevailing exchange rate.

- 20 Additional charge of \$10 for EasyLine telephone banking requests mailed within Canada and \$24 for drafts mailed to locations outside of Canada.
 - 21 In addition, foreign bank and communication charges may apply.
 - 22 Monthly recordkeeping fee (passbook) applies to Non-Personal Chequing/Savings Accounts and Non-Personal Premium Savings Accounts that are no longer for sale.
 - 23 Plus GST.
 - 24 Plus GST, HST, QST as required by federal and provincial legislation.
 - 25 Some sizes not available at some branches.
 - 26 Fees for Canadian and U.S. Dollar wire payments are quoted and collected in the currency of the wire. Fees for foreign currency wire payments are quoted and collected in Canadian Dollars.
- ® Trade-mark of Interac Inc., TD Canada Trust, authorized user of the Trade-mark.
- ®1 Registered trademark of Publix Super Markets, Inc.
- ®2 Registered trademark of Publix Management Company.

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- ⊗ Trade-mark of The Toronto-Dominion Bank.

Effective September 1, 2008. All fees subject to change.

We can help you choose the business accounts and services that best suit your needs.

**Visit any TD Canada Trust branch,
call 1-800-640-7131
or visit us at
www.tdcanadatrust.com/smallbusiness**



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