



We are changing select TD chequing accounts, including the removal of some fees.

Dear Valued Customer,

We are writing to you today to let you know about changes to some of our chequing accounts which **will take effect on June 15, 2017**. The chart below and on the following page provide all the details.

The changes will be updated in our *About Our Accounts and Related Services* document on June 15, 2017.

You can obtain a copy of our *About Our Accounts and Related Services* document by visiting your local branch or tdcanadatrust.com/aboutouraccounts

Although you'll see an increase in the monthly fee for the TD Unlimited Chequing Account, we have good news:

- With the TD Unlimited Chequing Account, **we will no longer charge a fee** for transactions at non-TD ATMs in Canada, and **we are removing the service fee** to send money using *Interac e-Transfer*[®]
- With the TD Every Day Chequing Account and TD Every Day Chequing Account with Student Discount, **we will no longer charge a service fee** to send money using *Interac e-Transfer*[®]

What's Changing – effective June 15, 2017	Current	New
TD Unlimited Chequing Account <ul style="list-style-type: none">• Monthly Fee¹• Fee charged by TD for a transaction at a non-TD ATM in Canada• Fee to send money using <i>Interac e-Transfer</i>[®] <p><i>If you have a TD Unlimited Chequing Account and you would prefer an account with a lower monthly fee and different account features, consider switching to the TD Every Day Chequing Account.</i></p>	\$14.95 (\$11.20 for seniors 60 or older) \$2 \$0.50 for a transfer up to \$100 \$1 for a transfer over \$100	\$15.95 (\$11.95 for seniors 60 or older) \$0 \$0 \$0
TD Every Day Chequing Account <ul style="list-style-type: none">• Fee to send money using <i>Interac e-Transfer</i>[®]	\$0.50 for a transfer up to \$100 \$1 for a transfer over \$100	\$0 transfer fee \$0 transfer fee

What's Changing – effective June 15, 2017 (continued)	Current	New
<p>TD Every Day Chequing Account with Student Discount</p> <ul style="list-style-type: none"> • Account plan • Fee to send money using <i>Interac e-Transfer</i>[®] • Account plan after your specified graduation date (unless you re-apply and provide proof of enrollment) 	<p>TD Every Day Chequing Account with Student Discount</p> <p>\$0.50 for a transfer up to \$100 \$1 for a transfer over \$100</p> <p>TD Every Day Chequing Account (with no monthly fee discount for students)²</p>	<p>TD Student Chequing Account (no monthly fee)</p> <p>\$0 transfer fee</p> <p>\$0 transfer fee</p> <p>Your account plan is switched to a TD Minimum Chequing Account, a TD Every Day Chequing Account or a TD Unlimited Chequing Account²</p>

We look forward to continuing to serve you.

We value you as a customer and we are committed to being clear about the choices you have when we make changes that may affect you. While you may close any of these accounts at no cost, we will be happy to help you select other options that may be right for you. If you keep your account(s) open, or use them after September 15, 2017, you are accepting these changes.

Questions? Please contact us.

If you would like to discuss these changes, or if your banking needs have changed, we invite you to call us at **1-866-222-3456** or drop by your local TD branch.

Our goal is to continue to deliver value to you by offering greater banking convenience with longer hours at our branches³ and the ease of banking almost anywhere with our digital banking solutions.

Please accept our thanks for banking with TD. We look forward to continuing to serve you.

Sincerely,



Mushtak Najarali
Senior Vice President
Retail Banking

Looking for ways to manage your accounts?

Here are some tips:

- Switch to free online statements for your chequing accounts. Visit Delivery Preferences in EasyWeb[®] Online banking or call **1-866-222-3456**.
- Use the TD app or EasyWeb to monitor your account and help stay within the number of transactions included with your account.
- Get information from us by email. To add your email address to your profile, visit EasyWeb, call us or visit a branch.

¹ The Monthly Fee increase will be prorated for June 2017, meaning that the increase for that month will be calculated only from the date the change goes into effect (not for the whole month).

² Some of the language in our *About Our Accounts and Related Services* document is changing. The current wording of footnote 8 is: "TD Every Day Chequing Account with Student Discount offered to customers enrolled in a full-time, post-secondary program. Proof of enrollment required. Student benefits last until the specified graduation date, after which customers may re-apply for benefits. If the customer does not re-apply, the benefits will automatically be removed." It will be changed to: "TD Student Chequing Account is offered to customers enrolled in a full-time post-secondary program. Proof of enrollment is required. After your specified graduation date (unless you re-apply and provide proof of enrollment), we will convert your TD Student Chequing Account to a TD Minimum Chequing Account, TD Every Day Chequing Account, or TD Unlimited Chequing Account."

³ Individual branch hours may vary.

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