

New TD checking and savings customers can earn up to \$500¹

Choose the special offer that works for you. Offers ends July 30, 2026.

Most perks



TD Beyond Checking

\$300

New TD Beyond Checking customers

 [Open account](#)

Highest level of benefits:

Including [interest](#) and no ATM fees²

- **Monthly fee:** \$25
[With 3 ways to waive your monthly fee](#), including direct deposits³
- **Account perks:**
Build savings with waived monthly maintenance fees on all linked personal savings accounts⁴

Get more from your everyday balance by earning [interest](#)

Two overdraft fees automatically reversed a year with Overdraft Payback⁵

Plus, no ATM fees⁵ with a \$2,500 minimum daily balance

[View account guide](#) >



TD Complete Checking

\$200

New TD Complete Checking customers

Earn \$200 when you open your new TD Complete Checking account and make \$500 in [qualifying direct deposits](#).¹

 [Open account](#)

Checking for everyone:

With 3 ways to waive your monthly maintenance fee⁶

[with 5 ways to waive your monthly fee](#), including direct deposits*

- **Account perks:**

Build savings with waived monthly maintenance fees on one linked personal savings account of your choice⁷

Manage your money with confidence with **TD Overdraft Relief**

Plus, waived monthly maintenance fees⁸ and waived non-TD ATM fees⁹ for young adults ages 17-23

[View account guide](#) >

Plus, earn \$200 when you open a new savings account¹

Deposit at least \$10,000 within the first 20 days of opening a new TD Signature or Simple Savings account. Maintain the required balance of at least \$10,000 for 90 additional days from the 20th day after account opening.

Getting started is easy

[Set up direct deposit](#)

[See how](#)

More checking options

Need something a little different? Take a look at our other checking accounts to find something that works for you

[Learn more](#)

TD Bank checking account perks worth talking about

Online & Mobile Banking

Get **24/7 access** to all your TD accounts, plus **Bill Pay**, **Send Money with Zelle[®],¹⁰ Mobile Deposit¹¹** and **Online Statements**.

Live Customer Service, 24/7

Call **1-888-751-9000** to talk to a real person any time of day, any day of the week. Or **book an appointment** to talk to a specialist at a TD Bank near you.

Life doesn't wait for payday. You shouldn't either. Get your direct deposit up to 2 business days early with **TD Early Pay**.¹²

TD Overdraft Relief

Overdrafts happen. When they do, **TD Overdraft Relief** gives you flexibility and options to help prevent fees.¹³

Still deciding on a checking account?

Our account selector can help you choose, and you can open an account online in minutes.

[Help me choose](#)

Important Disclosures

[View the TD Checking and Savings Account Guides.](#)

¹Offer valid through July 30, 2026 and is available only when opening through a qualifying website and who qualify as outlined below.

Checking Bonus: You will not qualify for the Checking Bonus if you are an existing TD Bank personal checking Customer **OR** had a previous personal checking account that was closed within the preceding 12 months **OR** have received a prior personal checking account bonus at any time. Qualifying **direct deposits** are limited to electronic direct deposits of your payroll, pension, or government benefit payments (such as Social Security) of at least \$250 each. Person-to-Person and bank transfers between your TD Bank accounts or accounts you have at other financial institutions or brokerages are not considered a direct deposit.

Savings Bonus: You will not qualify for the Savings Bonus if you are an existing TD Bank personal savings or money market Customer **OR** had a previous personal savings or money market account that was closed within the preceding 12 months **OR** have received a prior personal savings or money market account bonus at any time.

²Non-TD ATMs: For TD Beyond Checking accounts, TD fees waived regardless of balance, and non-TD fees, which includes any surcharges at the time of your transaction, will be reimbursed when the minimum daily balance in the TD Beyond Checking account is at least \$2,500. The institution that owns the terminal (or the network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.

³TD Beyond Checking monthly maintenance fee can be waived with one of the following: Have \$5,000 or more in direct deposits within a statement cycle; **OR** maintain a minimum daily balance of \$2,500; **OR** have a \$25,000 minimum daily combined balance of all

link to your TD Beyond Checking account. Waivers expire when the TD Beyond Checking account is closed.

⁵Overdraft Payback automatically reverses the first two overdraft fees incurred within a calendar year (January–December); max \$70 per calendar year. Overdraft Payback is applied first, regardless of the Grace Period. Once Overdraft payback has been utilized, your account will then be reviewed for Overdraft Grace when applicable.

⁶TD Complete Checking monthly maintenance fee can be waived with one of the following: Have \$500 or more in direct deposits within a statement cycle; OR maintain a minimum daily balance of \$500; OR have a \$5,000 minimum daily combined balance across all personal deposit accounts that you choose to link.

⁷Customers with a TD Complete Checking account are eligible for a monthly maintenance fee waiver on one personal savings account that you choose to link to your TD Complete Checking account. Waiver expires when the TD Complete Checking account is closed.

⁸TD Complete Checking monthly maintenance fee waived if the Primary account holder is 17 through 23 years of age. Upon the primary account holder's 24th birthday the account will be subject to the monthly maintenance fee unless account requirements that waive the monthly maintenance fee are met.

⁹TD Complete non-TD ATM fee waived when the primary account holder is aged 17 through 23 only. Additionally, the institution that owns the terminal (or network) may assess a fee (surcharge) at the time of your transaction, including balance inquiries.

¹⁰Send Money with Zelle® is available for most personal checking and money market accounts. To use Send Money with Zelle® you must have an Online Banking profile with a U.S. address, a unique U.S. mobile phone number, an active unique e-mail address, and a Social Security Number. Your eligible personal deposit account must be active and enabled for ACH transactions and Online Banking transfers. Message and data rates may apply, check with your wireless carrier.

Must have a bank account in the U.S. to use Send Money with Zelle®. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Transaction limitations apply.

For more information, read the [Terms and Conditions](#).

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Send Money with Zelle® is only available in English in secure Online Banking.

¹¹TD Bank Mobile Deposit is available to Customers with an active checking, savings or money market account and using a supported, internet-enabled iOS or Android device with a camera. Other restrictions may apply. Please refer to the [Mobile Deposit Addendum](#).

¹²For certain eligible direct deposits, we may make funds available for your use up to two business days before we receive the funds from your payor with our service, TD Early Pay. There is no enrollment necessary and no fee for this service. Not all direct deposits are eligible for TD Early Pay. Eligible direct deposits are limited to electronic direct deposits such as your payroll, pension, and government benefit payments. Other deposits or credits to your account, such as deposits of funds from person-to-person payments services (e.g., Zelle®), check or mobile deposits, and other online transfers are not eligible for TD Early Pay. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor.

When funds are made available early, they will be reflected in your account's available balance. Whether we make funds available early depends on (1) when we receive the payor's payment instructions, (2) any limitations we set on the amount and frequency of early availability, and (3) standard fraud prevention screening.

If a direct deposit is not made available early, it will be made available in accordance with our Availability of Funds Policy described in the [Personal Deposit Account Agreement \(PDAA\)](#). Except as expressly set forth in the PDAA, funds made available early are subject to the same terms and conditions as other deposits to your account. If we've made funds available early and the payor reverses or requests a return of the deposit, or the funds are otherwise uncollected by the Bank, you understand and agree that we may debit your account in accordance with our normal process found in subpart e) Direct Deposits, found in the PDAA, up to the amount of the deposit that was previously made available – even if you have already withdrawn the funds or it creates an overdraft on your account, without prior notice from us and at any time. In this instance, you are responsible for any fees assessed – including those charged by merchants or third parties – as a result of the overdraft. TD Early Pay is offered at the discretion of the Bank, and we reserve the right to cancel the service at any time and without notice to you.

¹³Overdraft Services do not apply to TD Essential Banking Accounts. We may decline or return transactions that would result in an overdraft. Transactions that you make may cause your Account to overdraw but we will not assess your TD Essential Banking Account

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