



It's only human to want stress-free business banking.

Our benefits and promos are designed for peace of mind.

TD Small Business Checking

Run your business from the palm of your hand.

- **Get paid quickly** using Tap to Pay on iPhone¹ and Zelle^{®2} for business. See our TD Merchant Solutions offer for another convenient payment tool.
- **Deposit checks directly with your phone** using the TD Bank app.
- **Access payroll services** at preferred pricing from Paycor^{®3}, a payroll and HR solutions provider.
- **Get monthly maintenance fees waived** for the first 3 months when you open any new small business checking account.⁴

TD Merchant Solutions

Accept payments in ways that work best for you and your customers. Plus, you can get access to your funds the next business day.⁸ Open a Merchant Solutions account today and:

Get up to **\$1,000 Cash Back**

on transactions processed in the first 3 months.⁷

OR

Receive a Clover Go[®]

mobile credit card reader (up to \$165 value) at **no cost** and with **no platform fee** for the first 12 months.⁷

TD Business Lending

Start, equip or expand your business with the right lending solution. Choose from:

Prime + 0%
on a conventional line of credit up to \$1 million.⁵

OR

Prime + 3%
with an SBA Express line of credit up to \$500,000.⁵

OR

\$2,000 Closing Credit
on a 7(a) term loan up to \$5 million.⁵

#1 SBA LENDER⁶
EAST COAST
7 YEARS IN A ROW



Talk to your local TD business banker.

Or learn more at tdbank.com/smallbizoffers or by calling **1-855-278-8988**.



America's Most Convenient Bank®

¹Payment acceptance using Tap to Pay on iPhone requires enrollment in TD Online Accounting, powered by Autobooks, Inc., and the TD Bank app to be installed on your iPhone. The latest version of iOS is recommended. Update to the latest version by going to Settings > General > Software Update. Tap Download and Install. Some contactless cards may not be accepted. Transaction limits may apply. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. Tap to Pay on iPhone is not available in all markets. iPhone is a registered trademark of Apple Inc.

²Send Money with Zelle® is available for most checking and money market accounts in the U.S. 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, and an active, unique e-mail address. To send or receive money with a small business, both parties must be enrolled with Zelle® directly through their financial institution's online or mobile banking experience. Transactions between enrolled users typically occur in minutes.

Your eligible 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. Transaction limitations apply.

In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.

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

³The payroll services referenced herein are provided exclusively by Paycor, Inc. and are subject to customer's written agreement with Paycor. Certain restrictions and fees apply.

⁴Business Checking monthly maintenance fee 3-statement cycle waiver offer is eligible on one new TD Small Business checking account per customer TIN. Business Simple Checking, Business Convenience Checking Plus, Business Interest Checking Plus or Business Premier Checking products are eligible. The Monthly Maintenance Fees will be waived for the first three billing cycles (months) after the account has been opened, and standard pricing will resume when the 3-statement cycle waiver expires. See Business Fee Schedule for details. Account analysis checking customers are not eligible for this offer. Offer only available to new small business checking customers during the offer period 4/1/2024 – 9/30/2024.

⁵All Loans and Lines of Credit subject to credit approval and terms and conditions of final agreements. Renewals and refinances to existing loans and lines of credit are not eligible for offers. Borrowers who have paid off and closed a line of credit after August 1, 2023 are not eligible for offers. Applications must be received between August 1, 2024 and December 31, 2024 to qualify. Qualified applicants must maintain an active TD Bank Business Checking account from which loan payments will be auto-deducted. The interest rate for Lines of Credit approved without an SBA Guaranty meeting the auto-payment qualification will be Wall Street Journal Prime (WSJP) + 0.00%. The interest rate for Lines of Credit requiring an SBA Guaranty and meeting the auto-payment qualification will be Wall Street Journal Prime (WSJP) + 3.00%. Other fees and charges may apply; speak with your local lender for details. Closing fee credit applies to booked SBA 7(a) Term Loans and Commercial Real Estate Mortgages up to \$5,000,000. Offer excludes Term Loans and Commercial Real Estate Mortgages booked conventionally or under the SBA Express Program. Closing credit of up to \$2,000.00 will be applied to SBA appraisal, environmental or business valuation fee. Qualified applicants must maintain an active TD Bank Business Checking account from which loan payments will be auto-deducted. Closing credit not to exceed \$2,000.00 in value. Borrower will be responsible for all assessed commitment and closing fees if Borrower withdraws loan application after appraisals have been conducted. Other fees and charges may apply; speak with your local lender for details. Application must be received by December 31, 2024. Lines of Credit or Loans must be closed by March 31, 2025 or credited fees will be charged at closing. Loans and Lines of Credit subject to credit approval. Other terms and conditions apply. Some credit restrictions may apply.

⁶Lenders ranked by the U.S. Small Business Administration (SBA) based on the SBA's data for the units of loans approved during the period 10/1/2022 to 9/30/2023.

⁷Merchants can earn a free Clover Go device OR a credit back to a TD Bank Settlement account based on processing volume within the first three calendar months from account approval.

Clover Go Offer:

Clover Go merchants can receive a Clover Go at no cost and no Clover Platform fee for the first 12 months of the Merchant account.

OR

Cash Back Offer:

\$250 credit once a merchant processes at least \$20,000 in the first three full months, or

\$650 credit once a merchant processes at least \$40,000 in the first three full months, or

\$1,000 credit once a merchant processes at least \$100,000 in the first three full months

Cash Back Offer credit is based on eligible net volume (valid gross sales minus any returns) processed during the first three full calendar months from TD Merchant Solutions account approval.

Qualifying TD Merchant Solutions accounts will receive only one of the above-mentioned Cash Back Offer amounts depending on the net volume processed and, the maximum credit is \$1,000 per Merchant Solutions account.

Clover Go Offer and Cash Back Offer are available to any new TD Merchant Solutions account that is approved and opened from 07/01/2024 through 12/31/2024 and that meets the additional conditions below. Merchants acquiring only Clover Go as a processing solution only qualify for the Clover Go Offer and do not qualify for the Cash Back Offer. Merchants acquiring multiple device types which include a Clover Go device will only qualify for the Cash Back Offer and do not qualify for the Clover Go Offer.

Additional Conditions:

Bonus Offer eligibility period is from 07/01/2024 – 12/31/2024. Offer is available to all new TD Merchant Solutions customers who open a new merchant account during the eligibility period. Merchants who do not select a Clover Go as a processing solution must process the minimum processing threshold during the first three full months from account approval in order to qualify for the Cash Back Offer.

New TD Merchant Solutions accounts will qualify for only one of the Clover Go Offer OR the Cash Back Offer.

Merchant must sign a 3-year Merchant Solutions Processing Agreement and the opening of a Merchant Solutions account is subject to credit approval and additional terms and conditions in the Merchant Processing Agreement.

The credit earned by merchants who qualify for the Cash Back Offer will not exceed \$1,000. The credit will appear in the Merchant's settlement account the month following the third full calendar month from account approval.

Merchant's settlement account must be a TD Bank Business checking account. No payments will be made if Merchant Solutions account is not open and in good standing at the time such bonus offer is calculated and paid.

Clover Go Offer: Available on Clover Go Gen 2 and Gen 3 models (Surcharge customers only). Devices are subject to availability. Promotional offer not available on Clover Go Gen 2 with docking station bundle. Clover Go Offer cannot be combined with any other offer.

⁸Using TD Bank's standard payment processing setup, funds will be available in the settlement account by 6 AM ET on the next business day. Availability may vary based on merchant-selected payment processing gateway and other chosen services.

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