



Use account services that help you save

Making the most of the features and services available from your bank accounts can help you manage your money more easily and more efficiently — and help you save! Which of these could help you?

- Have your paycheque deposited automatically for ready access to your money and better cash flow.
- Set up automatic Pre-authorized Debits for routine bills with the companies you pay regularly to ensure you never miss a bill or loan payment and avoid interest charges or late fees.
- Set up Pre-authorized Transfers to automatically and regularly move money you don't need right away from your chequing account into your savings, investment or RSP account.
- Consider setting up the Simply Save program to grow your balance by making regular automatic deposits into your savings account.
- Consider getting Overdraft Protection to help avoid NSF (non-sufficient funds) charges when you don't have enough money in your account.
- Go paperless.** Get your statements online and review transactions and banking patterns whenever and as often as you like to stay on top of your accounts throughout the month. Just log in to EasyWeb to get set up.
- Go electronic.** Bank from anywhere you are – 24/7. You can use EasyWeb Internet banking, our TD mobile app, EasyLine telephone banking or any TD Green Machine ATM any time at your convenience, so you'll always know where your finances stand. Learn more about how electronic banking options can save you time and money.
- Pay bills online** with EasyWeb or through the TD mobile app. You'll save money on cheques and stamps by paying your bills online instead of sending cheques through the mail. You can also pay your bills conveniently over the phone with EasyLine or at any TD Green Machine ATM.
- Check your **credit card features**. Find out if your credit card offers purchase protection, extended warranty or built-in travel insurance before you consider buying these products separately.
- Use **Green Machines**. Use the TD Canada Trust network of more than 2,700 Green Machine ATMs, and avoid paying extra fees to use other banks' ATMs. Locate the most convenient Green Machine ATM online or through the TD mobile app.
- Double up.** When making a debit purchase with your TD Access Card, you can use the cash back option offered by many major retailers. You'll get the benefit of making two transactions (a retail purchase and cash withdrawal), yet it only counts as one transaction against your account.

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