



America's Most Convenient Bank®

**Q: What's happening to my TD Ameritrade Client Rewards Visa?**

**A:** The Charles Schwab Corporation has acquired TD Ameritrade<sup>1</sup> and is it important to know how this will affect your TD Ameritrade Client Rewards Visa<sup>®</sup>. At this time, there are no changes to your existing TD Ameritrade Client Rewards Visa credit card, however the program is ending, and your Visa Rewards Credit card will be replaced with a TD Cash Credit Card on **October 6<sup>th</sup>, 2021**\*. A letter was sent to you via USPS in early July notifying you of these changes.

<sup>1</sup> TD Ameritrade, Inc., member FINRA/SIPC, a subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc. and The Toronto-Dominion Bank.

\*As long as your account is in good standing as defined by your credit card agreement at the time of product change, you will receive a new card.

**Q: What are the next steps?**

**A:** You will continue to earn and redeem TD Ameritrade Client Rewards at the same rate that you do today until **October 6<sup>th</sup>, 2021** when you will be converted to the TD Cash Credit Card. Your credit limit and due date remain unchanged. your new card will arrive in an unmarked envelope with instructions on how to activate and manage your card online. You can activate your new card on [tdbank.com](http://tdbank.com), the TD Bank app or by calling 1-888-561-8864.

**Q: Will my existing recurring payments change when I receive my new card?**

**A:** Yes, you will have a new card expiration date and CVV when you receive your new TD Cash card, please make sure to update any existing recurring payments with your new card information.

**Q: When I receive my new card, how can I view and manage my TD Cash Credit Card online?**

**A:** You will be able to view and manage your credit card along with your other TD accounts online at [tdbank.com](http://tdbank.com) or the TD Bank app. Log in or choose 'sign up' if you don't have an online banking account.

**Q: When will I receive my new TD Cash Credit Card?**

**A:** Your new TD Cash Credit Card will go out in the mail on **October 6<sup>th</sup>, 2020**.\*

\*As long as your account is in good standing as defined by your credit card agreement at the time of product change, you will receive a new card.

**Q: What are the benefits of the TD Cash Credit Card?**

**A:** 3% Cash Back on dining – including takeout and delivery, 2% Cash Back at grocery stores, and 1% Cash Back on other purchases. Unlimited rewards that never expire (as long as your account is open and in good standing), plus Contactless payment.

**Q: Will my credit card account number change?**

**A:** While your credit card account number remains unchanged, for security reasons we issued you a new expiration date and new CVV (security code). Please notify any recurring bill pay providers of your new, most up-to-date expiration date.



America's Most Convenient Bank®

**Q: What if I already have a TD Cash credit card and I don't want two TD Cash cards?**

**A:** As always, our primary focus is to ensure you have the product that is right for you. You reserve the right to close your account at any time. If you chose to close one of the accounts, please review the terms of each carefully to ensure you are familiar with the rates and limits before choosing which account to close. We cannot transfer existing balance transfers or APRs from one card to the other at this time.

**Q: Is my Payment Due Date going to change?**

**A:** No, your payment due date remains unchanged and you can still make payments like you do today through online banking. Simply enroll or log in to [tdbank.com](http://tdbank.com) or the TD Bank app, select your credit card account and choose 'Manage Card', by mail to: TD Bank, N.A PO Box 100290 Columbia, SC 29202, by phone at 1-888-561-8861 or at a TD Bank Store.

**Q: How do I make a payment?**

**A:** There are a few ways you can make a credit card payment through TD Online and Mobile Banking. You can:

Choose Make a Transfer which helps you move money from your TD checking or savings account to your TD credit card. Just follow the steps below to transfer at least the minimum amount due and take care of your monthly payment.

- Select the **Transfers** option
- Choose **Between My TD Accounts** and choose **Make a Transfer**.
- Select the payment source in the **From** drop down and where the money should go in the **To** drop down.
- Enter the **Amount** you'd like to transfer.
- Review the transfer details carefully. If everything's good, click **Complete**.  
**Note: It's important to only click 'Complete' once.**
- Once you schedule an **immediate** internal transfer to a credit card account, you can't cancel or reverse it. If you scheduled the transfer for a **future date**, you can cancel the transfer before the transfer date.

Or you can log in to [tdbank.com](http://tdbank.com) or the TD Bank app, select your credit card account, choose 'Manage Card' then 'Make a Payment'

- You can choose to pay the minimum payment, your last statement balance, current balance or other amount.
- Complete all fields with your payment and account info.



America's Most Convenient Bank®

**Q: If I am currently disputing a charge on my card, will this change affect the outcome?**

**A:** No, the process for disputing charges on your card will not be affected by this change.

**Q: How can I set up or update my credit card PIN?**

**A:** Once you receive your TD Cash card you can set up or update your credit card PIN through by calling 1-800-561-884 or you can set up directly through [tdbank.com](http://tdbank.com) or the TD Bank app. Simply navigate to your Credit Card account and choose 'Manage Card'. Next, select 'Set up your PIN' from the 'I want to' menu.

**Q: Will this upgrade be reported as an inquiry to Cardholder's credit bureaus?**

**A:** The only impact to Cardholders credit bureaus will be the change in product name, otherwise there is no impact to Customer credit as a result of this product change.

**Q: Can I manage my TD Cash Credit Card online?**

**A:** Yes, once you receive your new card, please visit [tdbank.com](http://tdbank.com) and the **TD Bank app** to view and manage your account online anytime, anywhere.

**Q: What if I no longer want my TD Ameritrade Client Rewards Visa<sup>R</sup> credit card?**

**A:** As always, our primary focus is to ensure you have the product that is right for you. You reserve the right to cancel your account at any time. If you choose to close one of the accounts, please be sure to review them carefully to ensure you are aware of the rates and limits of each.

**Right to Opt- Out**

You have the right to reject the changes by calling us at 1-855-489-5680 on or before September 24<sup>th</sup>, 2021. If you reject these changes, your account will be closed, and you will not be able to use your account for any new transactions. You will still be responsible for repaying any outstanding balance on the account in accordance with the repayment terms of the Credit Card Agreement.

If you choose to opt-out of the changes:

- Your account will be closed, and the terms of your existing agreement will continue to apply to the outstanding balance.
- You may no longer use your card.
- You have 60 calendar days to use your Client Rewards after you close your account, after that your remaining rewards balance will be forfeited.



America's Most Convenient Bank®

## **Rewards**

### **Q: What happens to my existing rewards?**

**A:** Your existing TD Ameritrade client rewards will transfer over to your new TD Cash credit card. Starting **October 6<sup>th</sup>, 2021** Customers will start earning TD Cash Back rewards. Please see your TD Cash Rewards Agreement for more information.

### **Q: When is the last day I can redeem my Client Rewards into an eligible TD Ameritrade account?**

**A:** The last day to redeem your Client Rewards for a 10% bonus into an eligible TD Ameritrade account will be on September 24<sup>th</sup>. Points do not expire as long as your account remains open and in good standing. Starting October 6<sup>th</sup> eligible cardholders will earn TD Cash Back rewards and remaining TDA Client Rewards will be transferred to your TD Cash Credit Card.

### **Q: What happens to my Client Rewards if I cancel my account?**

**A:** If you close your Account, your Client Rewards will be forfeited if you do not redeem them within 60 calendar days of Account closure.

### **Q: Will earned TDA Client Rewards convert to my TD Cash credit card?**

**A:** Yes! Any new purchases as of **October 6<sup>th</sup>, 2021** will earn TD Cash Back. Any remaining rewards balance on your TD Ameritrade credit card as of October 6<sup>th</sup> will automatically be transferred to your new TD Cash Card. Your most up to date, available rewards balance can be found on [tdbank.com](http://tdbank.com) or the TD Bank app. Simply log in, navigate to your credit card account and choose 'Redeem Rewards' to access the rewards catalog and redeem for things like merchandise, gift cards or cash back.\*

\*You must have a minimum of 2,500 points, equal to \$25 to redeem.

### **Q: What happens to my rewards if my account is not product changed to TD Cash in October?**

**A:** If your account is not in good standing as defined by your Credit Card Agreement at the time of product change, you will not receive a new plastic. Points may be forfeited immediately if your account is closed due to Default as defined in your Credit Card Agreement. If your account is closed for any other reason, weather by you or by us, your Points will be forfeited if you do not redeem them within 60 calendar days of Account closure. Your points balance will be reduced for returns, credits and adjustments.