

Reach new heights.
We're here for
every step.

TD Premier



What's Next

TD Premier Benefits

Relationship Banker

A dedicated Relationship Banker.



As your life evolves so do your banking needs. That's why as part of TD Premier you're paired with your very own **Relationship Banker** who knows you and takes the time to understand your banking priorities.

Whether you're saving for your dream home, exploring credit options like personal loans or credit cards, or getting the right currency for your next trip abroad, your Relationship Banker is here to support you.

Your TD Premier benefits.



A dedicated Relationship Banker

You've got an experienced banker by your side.



Enhanced rates

Find out how to get enhanced rates for 6 months on TD Signature Savings and select CDs.



Premier Client Concierge Team

Our specially trained TD Premier team is here to support all your banking needs with enhanced service and faster response times. M-F, 8:00am – 8:00pm EST.



TD special events and experience

We're giving you exclusive access to TD events and experiences to make life just a little bit sweeter.

To learn more about TD Premier, visit td.com/tdpremier.

Now that you're
enrolled, here's
what's next.



Add your Relationship Banker and the TD Premier Concierge Contact Center

(1-800-698-0816) in your phone's contacts for easy
and convenient access



Meet with your Relationship Banker

to complete your initial personalized banking
assessment if you haven't already. We'll work together
to determine the right accounts for you and explore
what TD banking solutions best suit your life.



Learn about and take advantage of enhanced rates for 6 months

on our TD Signature Savings and select CDs¹ to
make sure your money is working hard for you.

With TD Premier, we're looking forward to delivering an
elevated banking experience designed around you.



¹ Enhanced rates are not guaranteed. Ask your Relationship Banker or the TD Premier Client Concierge Team for more information about what enhanced rates are available for TD Premier customers.

TD Premier is a TD Bank, N.A., Member FDIC, retail banking service. TD Bank, N.A. retail deposit accounts are FDIC insured.

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Welcome to TD Premier.

Hi First Name,

I'm delighted to welcome you to TD Premier. We started this program to offer an elevated and personalized banking experience, and as your Relationship Banker, I look forward to delivering just that.

My goal is to ensure a seamless banking experience tailored to your needs. I'll work closely with you to understand your unique situation and offer you a level of service beyond traditional banking. Count on me for the one-on-one attention you deserve.

- Call me at XXX-XXX-XXXX
- Visit me at 123 Main Street, Anytown, USA 12345

In addition to a dedicated partner, you'll enjoy enhanced rates on select savings accounts and CDs¹, direct access to our Premier Client Concierge Center, and invitations to TD special events and experiences all part of TD Premier and outlined in the enclosed brochure.

Again, a warm welcome. I'm excited to get to know and serve you and to see what we can accomplish together.

Sincerely,

A stylized, handwritten signature in blue ink, consisting of a large loop followed by several horizontal strokes.

Banker Name
Relationship Banker

¹ Enhanced rates are not guaranteed. Ask your Relationship Banker or the TD Premier Client Concierge Center for more information about what enhanced rates are available for TD Premier customers.

See reverse for Terms and Conditions.

TD Bank, N.A., Member FDIC

TD PREMIER TERMS AND CONDITIONS

You have been enrolled in TD Premier with your Relationship Banker. TD Bank will continue to determine if your combined account balances meet the eligibility requirements and may revoke or terminate your enrollment at any time.

ELIGIBLE ACCOUNTS: You must be a client of TD Bank with a retail deposit account. Your combined beginning date balance must be \$100,000 or more in any combination of the following accounts:

- TD Bank, N.A. checking account(s), savings account(s), Certificate of Deposit account(s) and Money Market account(s).
- TD Private Client Wealth LLC (TDPCW) TD Investment Services (US) investment advisory account(s) for individual, joint tenants or qualified revocable trusts.
- TD Wealth Management Services Inc. (TDWMSI) annuity account(s).

TD Premier is a personal banking service intended for certain personal and jointly held TD Bank retail deposit banking clients only. TD Premier will not include any family or household accounts in determining your eligibility.

INELIGIBLE ACCOUNTS: The following account registrations **do not qualify** for consideration for the purposes of determining your eligibility to enroll in TD Premier:

- TD Bank business checking or savings, CD or money market accounts.
- TD Bank corporate or professional entity checking, savings, CD or money market accounts.
- TD Bank Private Tiered Checking, Savings or CD accounts.
- TD Bank or TD Investment Services (US) estate Accounts.
- TD Bank or TD Investment Services (US) guardianship or conservatorship Accounts.
- TD Investment Services (US) corporate or trust accounts.
- TD Wealth® Private Client Group investment or securities accounts.
- TD Wealth® Institutional investment or securities accounts.
- TD Bank or TD Investment Services (US) UTMA or UGMA Accounts.
- TDPCW TD Automated Investing accounts.

Important Note: TDPCW TD Investment Services (US) investment advisory account balances and account balances for annuities through TDWMSI may be included only to determine if your combined balances meet the \$100,000 or more minimum for enrollment in TD Premier. TD Premier, your TD Premier Relationship Banker and TD Bank, N.A. do not provide investment, securities or annuities products or services for the TD Premier program.

TD Premier Relationship Bankers must refer any clients who request information about investment, securities, or annuities to a TD Wealth® Financial Advisor. TD Premier Relationship Bankers are paid a one-time referral fee for any TD Premier clients referred to TD Wealth®.

TD Premier

Elevate your life. We're here for every step.

Introducing our new relationship-based banking experience. Unlock the benefits of TD Premier and get the perks of working with a dedicated Relationship Banker — here to support you wherever you want to go.

Call **1-800-698-0816** to schedule an appointment or click the button below for more information.



[Learn more](#)

[Remind me later >](#)

[No thanks >](#)

Subject Line

<Name>, you're invited to enroll in TD Premier

Preheader

Be the first to experience TD Premier

9:41

←

<Name>, you're invited to enroll in TD Premier

Inbox

TD Bank
to me ▾

←

Elevate your life.
We're here for every step.

TD Premier

<Name>, you've got big plans for living. We want to hear about them. Introducing **TD Premier**, a relationship-based banking experience that puts you and your needs at the center of everything we do. We'll work together to make sure your banking products and services best support where you want to go.

A Relationship Banker will be reaching out to share more about this program. In the meantime, you can explore TD Premier online.

Explore TD Premier

Unlock the benefits of TD Premier relationship banking.

Enjoy premium rates on select accounts, plus additional banking perks.

Connect directly to our Premier Client Contact Center, which offers faster response times and puts you in touch with a live specialist.

Enjoy access to exclusive TD events and experiences to enrich your life beyond banking.

We'll be in touch soon.

A Relationship Banker will be reaching out to you, or you may call us to book an appointment.

Call 1-800-698-0816

View TD Premier details

To ensure future delivery of promotional messages from TD Bank to your inbox, please add email@e.tdbank.com to your address book.

This email is an advertisement or solicitation. If you no longer wish to receive TD Bank promotional emails, please [unsubscribe](#).

Email Security: **Protecting your privacy** is TD Bank's priority. We will never ask you to confirm your account number, PIN, password or any other personal information via email. If you are concerned that you have received fraudulent email, proprietary information or would like to report a suspicious email, please forward the email to phishing@td.com or contact the TD Bank Phishing and Identity Theft Hotline at **1-800-893-8554** immediately. For more information, please visit tdbank.com/security.

For written correspondence, please contact us at:
TD Bank, Attention: Marketing
P.O. Box 9540
Portland, ME 04112-9540

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This email is an advertisement or solicitation. If you no longer wish to receive TD Bank promotional emails, please [unsubscribe](#).

Email Security: **Protecting your privacy** is TD Bank's priority. We will never ask you to confirm your account number, PIN, password or any other personal information via email. If you are concerned that you have received fraudulent email, proprietary information or would like to report a suspicious email, please forward the email to phishing@td.com or contact the TD Bank Phishing and Identity Theft Hotline at **1-800-893-8554** immediately. For more information, please visit tdbank.com/security.

For written correspondence, please contact us at:
TD Bank, Attention: Marketing
P.O. Box 9540
Portland, ME 04112-9540

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Money matters & more.

Welcome fall with smart financial moves.

[Name], fall is all about transformation, making it a great time to consider smarter ways to save. Make up for summer spending, get ahead of college tuition and enjoy fall sports on a budget with a range of helpful tips.



Let's talk money

Shed summer debt with our online tool.

Splurged a bit much on summer spending? We've got just the tool to help you understand all things debt, turn over a new leaf and get your finances in order this fall.

[Use this handy debt management tool.](#)

Jump-start saving for college.

The average tuition at a public four-year college has skyrocketed over the last two decades. With tuition on the rise, we're offering proactive strategies to save for college.

[Get tips to save for college](#)



Money & life



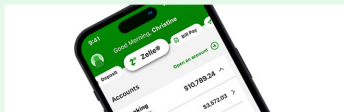
Keep sports costs down: play offense!

Four out of five Americans believe sporting events are too expensive. Let's take football, for example, where a ticket to a pro football game costs hundreds of dollars. With fall sports ramping up, we've got ideas for saving while enjoying sports, so your wallet wins along with your favorite team!

[Tackle game-day costs](#)



Tips & tools



Split the cost of the bill with Zelle®.¹

Out with friends and don't want the hassle of separate checks? Or owe a friend for a pumpkin spice latte? Send and receive money or split costs on the go with Zelle®.

[Learn more](#)

Bonus tip: When using Zelle®, only send money to those you know and trust. [Stay safe with Zelle®.](#)

[We'd love your feedback.](#) Did this email offer useful financial tips?



Money matters & more.

Build a bright future for your family.

[Name], financial wellness is about more than money in the bank. It includes taking care of yourself—and the people you love. We're diving into generational wealth, college savings and proven tips to help you feel good and get ahead on all fronts of life.



Let's talk money



Secure your family's future.

Let's talk about generational wealth: what is it and how do you build and protect it to help secure your family's financial future? Make informed financial decisions so your hard-earned assets are part of the legacy you pass on to loved ones.

[Build and protect your nest egg](#)

Strategies to get ahead of college tuition.

The average tuition at public and private four-year colleges has skyrocketed over the last two decades. With tuition on the rise, everyone can use a few financial strategies to help get ahead and make college more attainable and affordable.

[Get tips to save for college.](#)



Money & life

Simple tips for optimal wellbeing.

Here are some easy, powerful ideas backed by research to enhance your overall wellbeing—without costing a cent. From catching a sunrise to visiting a museum, check out everyday simple pleasures that can help boost your wellness.

[Feel good with these 12 tips.](#)

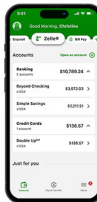


Tips & tools

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Out with friends and don't want the hassle of separate checks? Or owe a friend for that drop-in yoga class? Zelle® is the fastest way to send and receive money or split costs.

[Learn more](#)



Bonus tip: When using Zelle®, only send money to those you know and trust.

[Stay safe with Zelle®.](#)

[We'd love your feedback.](#) Did this email inspire you to reach your financial goals?





Money matters & more.

Celebrate more, spend less.



The holidays sneak up on us every year—keep expenses from doing the same. Take the sting out of rising costs and keep your budget in check this holiday season.



Let's talk money

Get ahead of holiday spending.

Inflation is no stranger. To help you shop wisely, we're sharing ways to save, plus tips to limit stress and maximize joy.

[Get holiday shopping tips](#)

Pro tip: Keep your holiday spending in check with [TD Alerts](#).



Money & life



Creative ways to be festive on a budget.

Deck the halls with 9 fun and affordable holiday ideas. We're covering parties, fashion, decor and more.

[9 affordable holiday hacks](#)



Tips & tools



Three essential banking tools.

Keep tabs on holiday shopping with:

1. [TD Alerts](#)—Set up low balance, debit card transaction and direct deposit alerts to monitor your budget.
2. [Digital wallet](#)—Enjoy speed and convenience at checkout.
3. [Mobile deposit](#)—Deposit checks anywhere, anytime on your phone.





Money matters & more.

Save smart, spend smart to wrap up the year.

The end of the year is a good time to reflect and make wise financial choices. From maximizing contributions to minimizing impulse buying, we've got tips to leave you feeling good.



Let's talk money

Start the year financially strong.

As the holidays approach, your lists are growing. Keep your financial checklist at the top to maximize savings and start the new year strong.

[Get year-end tips](#)

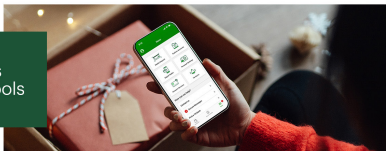


Money & life

Conscious consumerism is in.

Black Friday is around the corner and can be tempting. But what about a more meaningful way to shop? Green Friday, Small Business Saturday and Giving Tuesday are great ways to start.

[Learn how to shop mindfully](#)



Tips & tools

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TD Bank: June & October 2024 Fraud Education Newsletters



America's Most Convenient Bank®



Recognize vacation scam red flags.

Summer's a great time for a vacation. Fraudsters, however, aren't taking any time off. Learn tips to sidestep their sneaky tactics and rip-offs.

[Get tips to avoid scams](#)

7 tips to avoid vacation fraud.

#1

Beware of free or cheap vacations.

High-pressure tactics to book ultra-cheap travel with surprise fees are likely scams.

#2

Research trusted sources and reviews.

Book from reputable sources and read company reviews to make sure they're legit.

#3

Use the Internet and apps to your advantage.

Look up hotels, rentals and agents with words like "scam," "review" or "complaint" to see what others have said.

#4

Spot vacation rental scams.

If rent is a bargain, it may be a scam. Verify the address and only use reputable sites.

#5

Use a payment method with fraud protection.

Experts advise paying with a credit card because most provide fraud protection.

#6

Watch for travel insurance scams.

Some travel insurance is worthless. To cover cancellations, it must be "cancel for any reason" (CFAR) coverage.

#7

Look for passport and document scams.

Complete travel documents on the official U.S. State Department website, not a copycat site with higher fees.



Navigate travel scams.

[Read the full article](#) to explore more tips to combat vacation scams.

Stay safe.

Keep your TD account(s) and identity secure. Visit our [Security Center](#) to learn how.



America's Most Convenient Bank®



Online security starts with you.

In this digital age, it's more important than ever to protect yourself and your finances. Read our tips and tools to help you stay safe online.

[Get tips to stay safe](#)



Review your password habits.

It's a simple but often overlooked rule: Use different passwords for every account. Make sure they're complex, unique and updated regularly (setting a reminder can help).



Monitor your accounts (it's simple).

- Set up account alerts to receive notifications of unusual activity or large transactions. [Get started with TD Alerts.](#)
- Review bank statements and transaction history for unauthorized transactions.
- Enroll in credit monitoring and get alerts about changes to your credit report.



Protect your personal devices.

Use secure, password-protected WiFi, especially when accessing financial information and accounts. For added security, keep your operating systems current with automatic updates.



Boost your online security practices.

Look for "https" in the URL and a padlock icon to be sure you're using secure websites for online banking. Avoid using public WiFi to access financial accounts. And log out of online banking every time, especially on shared or public computers. [Get more online security tips.](#)



Keep your social media secure.

- Adjust your privacy settings to limit who can see your profile.
- Never share sensitive information such as your birthday, address or financial details.
- Be cautious of friend requests from unknown users; they might be after your information.

Build up your awareness and your defenses.

[Read the full article](#) for more ways to protect yourself.

Stay safe.

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TD Bank: Premier Direct Marketing

TD Bank*Driving customer engagement through strategic communications*

At TD Bank, I supported the Deposit Customer Engagement team in delivering integrated strategies focused on increasing customer retention, loyalty, and growth. My work spanned content strategy, campaign development, and operational communications—always with an eye toward clarity, consistency, and impact.

I wrote, edited, and oversaw development of two large-scale customer newsletters—one focused on financial guidance and advice, the other on fraud education—distributed to more than 5 million customers. These efforts contributed to a significant jump in J.D. Power's advice satisfaction ranking, moving from #14 to #1.

Additionally, I helped develop the integrated marketing strategy for a new loyalty program, *TD Premier*, targeting Mass Affluent customers, with the goal of deepening relationships and increasing cross-product engagement and balances.

I also wrote TD's operational communications.

Samples in this portfolio: Customer engagement newsletters, fraud education newsletters, and sample *TD Premier* direct marketing materials.



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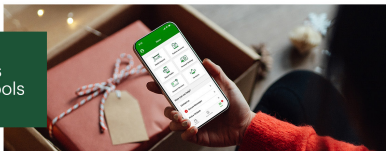


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