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Date 06/18/2012
3:59:00 PM
Subject re: RE: Other
Message Dear Mr. McNeill,

Thank you for contacting us regarding the maintenance fee assessed to your account.

Our records show that the account posted an account balance below \$100.00 on 6/13/2012. Your account balance needs to be above \$100.00 every day of the statement period to ensure that your account is not charged the maintenance fee. Your account will be charged the \$14.00 fee due on or around 7/13/2012 because of the account being below the \$100.00 limit.

We do apologize for any inconvenience.

If you have any further questions, please contact us via email or call 1-888-751-9000 to speak with a Customer Service Representative, 24 hours a day, 7 days a week.

Regards,

Kevin

TD Bank On-Line
E-mail Specialist

Sent: 6/16/2012 12:36:37 AM
To: Customer Care
Subject: Other

Account: TD CONVENIENCE CHECKING 7919104740
Amount:
Message: On 6/14 I called customer service and had a maintenance fee reversed on my checking account. I would like confirmation that I will not receive another maintenance fee at the end of my next billing cycle due to the 1 day of my current cycle that my balance was below \$100 before the CSR credited my account. It was only below \$100 for that day because of the maintenance fee which was reversed. Can you confirm that this will not cause an issue on my next billing cycle?

Your Reply:

I was charged a maintenance fee around 5/13/2012. That was my own fault and I paid for it immediately without complaint. Because it was not physically possible for my deposit to clear the instant the fee was charged, my account was again below \$100 for a couple days of the next billing cycle. I explained this to the customer service supervisor after I found the 6/13/2012 maintenance fee and they eventually came to understand that I was effectively being charged two maintenance fees for one mistake. She reversed the 6/13/2012 maintenance fee but you are now telling me that, since this reversal didn't happen at the very moment I was charged the 6/13/2012 maintenance fee, leaving my account below \$100 for a couple days again, I will be charged another third maintenance fee for one mistake. This is absurd. What good is a fee waiver if the same exact fee will be charged yet again the next month?

I no longer live in the northeast but I'm perfectly happy to maintain \$100 in this account in the off chance that I need to use a bank while visiting the northeast. However, if I'm charged yet another maintenance fee for a mistake that I already paid for, I will certainly close both my checking account and my TD Bank credit card, both of which I've had since the Commerce Bank buyout. I have no use for a bank that wishes to effectively extort money from me while I've been nothing but a loyal customer.

I hope that TD Bank sees it in their best interest to treat the customers, who trust the bank with their money, fairly.

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