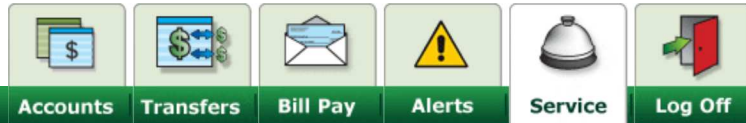


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Date 06/19/2012
7:10:00 PM
Subject re: re: RE: Other
Message Dear Mr. McNeill,

Thank you for contacting us regarding your recent email.

While we understand your frustration, it is the customer's responsibility to keep an amount in excess of \$100.00 to prevent the fee from being assessed to you. If we continue to refund the fee each time the account falls below the \$100.00 minimum, it will cause an endless cycle of fees and fee refunds. We ask that you please make a deposit into your account to ensure that the balance is well above \$100.00 to ensure that you are not charged another fee.

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: 6/18/2012 4:03:30 PM
To: Customer Care
Subject: re: RE: Other

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. Howe

Your Reply:

You don't understand my frustration then. My account was only below \$100 because of a maintenance fee. Literally, the only way to avoid this second fee on the one mistake I made (which I already "took responsibility" for) was to instantly deposit \$14 dollars, and somehow have it instantly clear, the exact second that the fee was charged. Then when this second fee gets fixed, because that fix, done by a TD Bank representative, is not also instantaneously applied the exact second the second fee was charged, I'm yet again under \$100 dollars. Why even have a \$100 minimum when the real minimum is apparently \$100 plus any fee one could possibly ever be charged in one month? You're telling me that it will cause an endless cycle for you to refund these fees but that's only if you continue to charge me a fee after you waive the fee that's bringing my account under \$100. Does this not sound absurd to you? What about the endless cycle you're putting me, the customer, through? I'm in this endless loop now where I have to hand you well above the minimum balance for at least a month just to avoid a perpetual fee on one mistake. I shouldn't have to do that when the terms for my account state that I need to maintain only a \$100 balance, not a \$114 or \$200 or \$3,000 balance or whatever would be required to not be charged every month.

Within the week, I'm closing my accounts and warning everyone I know, and don't know, to never bank with you. Thank you for your cooperation.

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1-888-751-9000

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