



Ready
for you



Hello



**Your personal banking
experience begins here.**

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Welcome to TD.

Are you opening your first bank account or wondering what's the best way to take care of your money? Then this easy-to-understand guide is for you. You'll learn what you and your parent/guardian can do at the bank, get tips to help you handle your money and build the skills to make smart money choices.



Ready to start saving early for your short, medium and long-term financial goals?

Whether you're saving for small goals like movie tickets, or a shopping trip to the mall, or bigger goals like your future education, we're here to help you save money and achieve your financial goals. But first, let's understand what banking means.

Types of banking accounts

Did you know there are two main types of bank accounts, Chequing and Savings accounts? Chequing accounts are the best place to put the money you want to use for your daily expenses. And Savings accounts are best for the money you want to keep and grow.

Saving for your education

TD has products like Registered Education Savings Plans (RESPs) that can help you and your parents/guardians save for your post-secondary education by giving you the chance to get government grants. Your parents/guardians can speak to a TD specialist for more information.

Digital tools

With TD, you get various digital tools like TD MySpend and TD for Me to help you take care of your money. Use these to see how much money you spend and create savings goals. And if you have questions, just visit your local branch and talk to a TD specialist. We're happy to help!



Common banking terms



When you start banking, you may run into words you haven't heard before. Here are some of the most common ones:

Account

A bank account is where you can safely keep your money and make transactions. There are different types of accounts, such as chequing accounts and savings accounts. Each account is used for different things. Your bank can open an account for you.

Debit

Debit is a transaction that subtracts money from your bank account. This happens when you use your debit card to buy things, withdraw your money from an ATM or pay your bills online. The term "withdrawal" is another way of saying "debit".

Credit

Credit is a transaction that adds money to your bank account. This happens when you move funds in from another account, deposit money or get a refund.

Pre-authorized payment

This is an automatic payment that you can set up to regularly pay someone. Payments are taken on a specific date. This helps you pay your bills on time, but you have to make sure there's enough money in your account when the payment is due.

Withdrawal

When you take money out of your bank account, that's a withdrawal. You can also make a withdrawal by taking cash from an ATM, making an electronic transfer or buying something with your debit card. The term "debit" is another way of saying "withdrawal."



Deposit

When you put money into your bank account, that's a deposit. This adds money to your account balance and lets you use the money when you need it. You can deposit money in various forms like cash, cheques and electronic transfers. The term "credit" is another way of saying "deposit."

Transaction

Whenever you move your money from one place to another, that's a transaction. This includes depositing or withdrawing money from your bank account, paying a bill, taking cash from an ATM and making an *Interac™* e-Transfer.



Cheque

This is a piece of paper with your chequing account and bank information printed on it. You write down the date, the amount of money you're paying and the name of the person you're giving money to. This person will take your cheque to the bank and deposit the money into their account. The money will then be withdrawn from your account.

ATM

ATM is short for "Automated Teller Machine." It's an electronic device used by banks to help you make transactions. You can withdraw cash, make deposits, check your balance and move your money between accounts using an ATM.

Loan

A loan is an amount of money you can borrow from the bank when you're older. Your parents/guardians can ask the bank for a loan and the bank may give them the money, but they'll have to pay it back later. Loans are useful when you need to make large payments, such as paying for tuition or a car.



Debit card

This is a banking card connected to your bank account. It usually comes with a PIN passcode. With it, you can withdraw and deposit your money. Always keep your debit card and PIN in a safe place to protect your personal information like your name, signature, bank and debit card number and prevent strangers from accessing your account.

Balance

This is the amount of money you currently have in your bank account. It reflects all the deposits and withdrawals you've made up to that point, including any interest you may have earned.



PIN

PIN is short for "Personal Identification Number." It's the code that unlocks your debit card at an ATM or branch. You may also need it at the point of sale device when you're buying something with a debit card. Remember your PIN and don't share it with anyone.

Interest

Interest is money that you earn from your deposited money. When you deposit money into a savings account, the bank pays you a percentage of the amount you deposited every month.

Interac™ e-Transfer

E-Transfer is short for "electronic transfer," it's a fast and secure way of sending money from your bank account to someone else's bank account using the internet. You can make *Interac™* e-Transfers with your phone or on a computer.



TD Accounts You Can Use.

Your bank account isn't just a place to keep your money. It's where you can take charge of your own finances by saving and managing your money. Different bank accounts have various benefits that can help you, depending on what you and your parents/guardians want to do with your money.



TD Student Chequing Account

This is a teen-friendly account where you can easily deposit and withdraw your money, whenever you need to. There's no limit on how many transactions you can make, so you can use it to pay for everyday expenses like snacks or stationery.

You can also keep this account till you're 23 with no monthly fee. After you're 23, you can continue to keep the account with proof that you're enrolled in full-time post-secondary education.



TD Everyday Savings Account

This account lets you save money aside for it to grow over time. The money you've saved will pay you interest. This extra money can build over time and help you save towards your long-term financial goals like going on vacation or getting ready for post-secondary education.

We recommend using this account for saving and not spending because you may be charged fees when you use your savings account for your expenses.

As a TD customer, there's many digital tools available for you to use.

TD has digital tools that make banking easy. They can help you and your parents see your bank accounts, track your spending, buy things and get financial help. And they're all free to use any time, from anywhere.



Mobile Deposit

Deposit cheques easily and safely by taking a picture with your phone or tablet.



Interac™ e-Transfer

Send money to your family and friends using their email addresses or cell phone numbers. You can do this if they have a Canadian bank account with *Interac* service.



TD MySpend

Watch how much money you spend. You can make a list of savings goals and get advice on how to reach them.

Bank anywhere, any time.

Don't have time to wait in line at the bank? You can do your banking whenever and wherever you want with these four convenient digital banking options.

1

TD ATMs

A TD ATM allows you to make bank transactions without having to speak with someone at the bank. You won't have to pay any ATM fees when you use a TD ATM.

- Deposit money, pay bills, change your PIN, check your account balance or transfer money between your accounts.
- You can find TD ATMs across Canada.

2

TD App

Download the TD mobile app onto your phone. With it, you can see your chequing and savings accounts, plus make transactions on the go.

- View your account balance and transaction history.
- Get banking tips on TD events and special offers, based on where you live.

3

EasyWeb Online Banking

EasyWeb is an online banking service that lets you do most of your banking online, anytime you need to.

- Bank online from your home or anywhere you are.
- Keep track of all your transactions.
- View account balances, online statements and transfer money between accounts.
- Make changes to your account.
- Make an *Interac*™ e-Transfer.

4

TD EasyLine Telephone Banking

EasyLine is a 24/7 telephone banking service that gives you access to all your bank accounts.

- Use TD VoicePrint to prove that you're you.
- Make simple transactions.
- Talk to a Telephone Banking Specialist, whenever you want.
- Call EasyLine at **1-866-222-3456**



Easy ways to do your banking.

Bank for free with these easy-to-use digital services.

Direct Deposit

Lets you get payments from your part-time job or the government deposited directly into your bank account.

Pre-Authorized Debit

Lets you pay bills online automatically. Payments are taken from your TD account. Ask your parents/guardians to help you set it up.

Online Bill Pay

Lets you pay bills easily on EasyWeb or with the TD app. To set this up, ask your parents/guardians for help.

Simply Save Program

Helps you grow your savings every time you use your TD Access Card. You can set this up with the help of your parents/guardians.

There's many ways to pay for the things you want.

Visa Debit

With your TD Access Card, you can shop online or in-store with Visa Debit*. You may need to enter your PIN to shop with your TD Access Card. It uses the money you've deposited in your TD account.

Samsung Pay

Add your TD Access Card to Samsung Pay to pay with your Samsung Galaxy device for contactless payment.

Apple Pay

Add your TD Access Card to your iPhone and iPad device to buy the things you need and pay for in-app purchases.

TD Mobile Payment

You can use TD Mobile Payment if you sign up for EasyWeb and have a supported Android 4.4+ smartphone with the TD app.

Learn some easy skills to manage and grow your money.



Saving money is the best way to meet your financial goals. Here are **five easy tips** to help you save up for the things you really want.

1. Set your money aside and watch it add up.

When you get money, whether it's a birthday gift or a paycheque from your part-time job, put some of it into your bank account. You can ask your parents/guardians for advice on how much you should be setting aside.

It may not look like a lot of money at first, but as you keep adding more money to your bank account, your savings will grow bigger. The more you save, the more it adds up over time.

2. Spend smartly.

Do your parents give you an allowance? With your allowance, you'll learn smart ways to spend your money and the importance of saving money. When you get your allowance, you can save it, or spend a little and save a little. Before buying something, think about whether it's something you want or something you really need. If it's not something you need, you can put your money into your savings instead. Not only will it keep your money safe, you'll also earn interest on your balance. Over time, your savings balance will grow.

It's fine to buy the things you want, but make sure you don't spend more than the money you have. By spending smartly and saving some of your money, you'll have enough money if you get unexpected expenses or if you need to buy something important.

Saving money takes time and patience, and it's tempting to spend your money on the things you want right away. But you'll be rewarded in the end when you've saved enough money to buy the things you really want.



3. Make a budget.

If there's something you really want to buy, think about how much money you have, how much you'll need to save, and how long you'll need to save in order to buy it.

Maybe you want to buy tickets for a concert, or you're hoping to buy new art supplies. After you know how much money you need to save, you can decide how much money you have left to spend on these things. This is called budgeting. It's simply a plan for your money.

By setting a budget, you can make sure you have enough money saved, while still setting money aside to spend on the things you like.

Ask your parents/guardians about building a budget. They can help you figure out how much money you'll need to save each week or month in order to achieve your goal.

4. Do some comparison shopping.

Comparison shopping is how you can find the best price when you want to buy something.

Imagine you want to buy a new pair of jeans. Instead of walking into the nearest store and buying the first pair of jeans you like, you can visit different stores and see if there's a better price for the same pair of jeans. Some stores may have sales or discounts on their items. It's the same for online shopping. Rather than clicking on the first website that sells jeans, you can check multiple online stores and compare the different prices for the same pair of jeans.

In addition to the price, you can check the quality and features of the jeans. Maybe one pair of jeans costs less, but the material isn't as good and won't last as long. Another pair of jeans may be a better brand, but they're more expensive. With comparison shopping, you can make a smart choice and get the most value for your money. Take some time with your parents/guardians to explore your different options before buying the things you want.

Have you ever looked at the price of something you wanted to buy and thought, “How will I afford that?” It’s disappointing, but you don’t have to give up on it. Instead, you can say, “I can save for it.”

5. Set financial goals.

Are you hoping to buy a new phone, the latest video game or tickets to go to a concert with your friends?? By setting financial goals, you can create a plan to turn your dream into reality.

Financial goals can be short-term or long-term. Short-term goals are ones that you can complete fairly quickly, such as saving up for the latest video game or bestseller book. Long-term goals are big dreams that will take you more time to achieve, like saving for university tuition or buying a car in the future. No matter what your financial goal is, having a clear target and plan can motivate you to work towards achieving your dream.

Once you know what your goal is, figure out how much money you’ll need to achieve it. Then break it down into small steps to see how much you’ll need to budget in order to save up that amount of money. Talk to your parents/guardians if you need help doing the math.

You’ll be able to earn the amount of money you need by managing your money. Make smart choices by thinking about how much you want something and why you want it before buying it. You can find ways to earn extra money through small jobs. Keep a notebook or use TD MySpend to track your progress. Setting financial goals teaches you how to save and spend your money on the things you want. It’s difficult sometimes, but it feels great when you stick to your savings plan and reach your goal.



In-Person Banking

There are many TD branches and ATMs across North America, so it’s easy for you to find one near you.

Visit a TD branch when you need to do your banking. You and your parents/guardians can also book an appointment to meet with someone in-person at your branch.

To book an appointment, visit

td.com/ca/en/personal-banking/book-appointment#/appointment-type

Word search



Ready to dive into the world of banking?

Test your new knowledge and try to find some of the words you've learned.

J E A G L W N W I T H D R A W A L U
 W E T P Y D E B I T Q C X O H K N T
 I A K R G J E G I A T R T S T J M D
 N B C I A B Y V L U R S A T Z H L E
 T B Z C P N P T Y I N I X A Z V M P
 E F A V O U S I X Z N A T M Y Z E O
 R M I L N U F F N J J Q N O P H L S
 E Q K L A P N D E B I T C A R D O I
 S B O D L N Z T B R O W Q K S F A T
 T R A N S A C T I O N E W L X O N O
 C H E Q U E Z E T D T R T V B N K O
 D X T M C R E D I T S E V C D E Y J

Transaction

Credit

Debit

Withdrawal

Deposit

Interest

Account

Balance

ATM

Pre-authorized payment

Cheque

Debit card

PIN

Loan

E-Transfer



Ready
for you



We're here to help you, whenever you need it.

Have questions? TD can help you:

- Understand your bank account, plus the benefits and services we offer.
- Learn more about your digital banking options.
- Give advice and solutions for your banking needs.
- Answer any financial questions you may have.

Get helpful tips on how to manage your money and meet your financial goals by email. You can get emails from us by visiting a branch, calling TD Easyline or updating your customer profile on the TD app or EasyWeb.

Connect with us. To learn more, visit

td.com/ca/en/personal-banking/solutions/youth-and-parent

