


## Balance Transfer Email Wave 2

Version 1: Urgency, no calculator

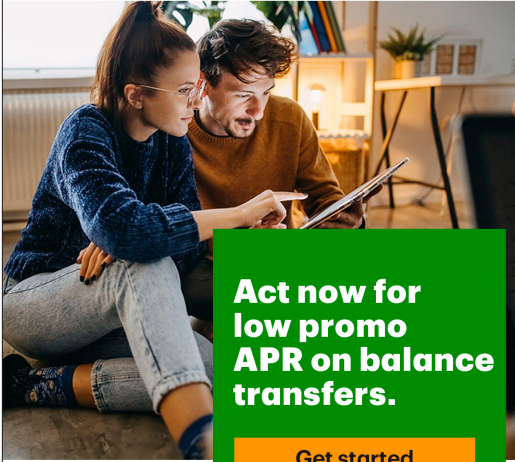
**Subject Line:** Ending soon: low promo APR on balance transfers

**Pre-Header:** Now's the time to consolidate higher-interest debt and save.

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America's Most Convenient Bank®



**Act now for  
low promo  
APR on balance  
transfers.**

**Get started**

Hi <Name>,

Good news. You can still transfer higher-interest balances to your TD Bank <Card Type> at a **promotional APR of 0% for <PR> billing cycles,<sup>1</sup>** <variable/non-variable> <GotoAPR> thereafter.

Hurry—this special rate offer ends on 3/1/2023. Start your transfer today.

By consolidating debt, you can take control of your finances at one promotional rate—plus you'll have fewer bills to keep up with.

Note: A Balance Transfer fee applies.<sup>2</sup> The Balance Transfer transaction fee will be reflected on your first monthly billing statement following the transfer.

**Your account details:**



Account Ending In: <XXXX>  
Credit Limit: <\$XXXXX><sup>\*</sup>  
Available Credit: <\$XXXXX><sup>\*</sup>

\*Information valid as of <XX/XX/XXXX>.

Your offer must be processed by 03/01/2022 for the promotional APR on Balance Transfers to apply. Balance transfers may take up to 10 business days for processing. Your balance transfer may still be processed after the expiration date, but you will not receive the promotional APR. Instead, the standard APR for Balance Transfers will apply.

**Get started**

## Balance Transfer Email Wave 2

Version 1A: Urgency, no calculator

**Offer ends soon.**



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**<sup>1</sup>Avoiding Interest on Purchases:** If you take advantage of a 0% promotional Annual Percentage Rate (APR) in response to this offer and you use your Account to make new Purchases, you can avoid paying interest on those new Purchases if you pay the Minimum Payment Due, plus the total outstanding Purchase balance each month by the payment due date. If you make Cash Advances during any billing period, you will be charged interest.

**<sup>2</sup>Balance Transfers are subject to a fee based on the amount of the transfer. Please refer to the “Interest and Fee” Information below.**

### Interest and Fee Information

**APR for Balance Transfers: 0%**  
(Promotional APR through your billing cycle that ends in <Month Promo Ends>.)

After your <Month Promo Ends> billing cycle, you will be charged the APR for Balance Transfers, currently a <variable\_or\_nonvariable><GoToAPR>.

**Fee: 3% / \$5 min / No max**

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For written correspondence, please contact us at:

TD Bank, Attention: Marketing  
P.O. Box 9540  
Portland, ME 04112-9540

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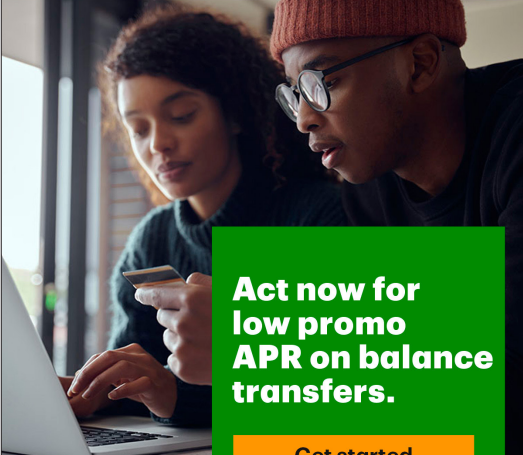
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Want to see how much you could save by transferring higher-interest balances to your TD Bank <Card Type>? Try our [Credit Card Balance Transfer Savings Calculator](#).

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