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Risk Management at Wellfleet Bank: All That Glitters Is Not Gold, Spanish Version



So, Why TD Canada Trust?

- Open 50% longer than any other bank in Canada.
- Free 24/7 telephone banking and 24/7 access to your money with EasyWeb Banking.
- "Highest in Customer Satisfaction Among the 5 Big Retail Banks."



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Origin

The Toronto Dominion bank commonly known as TD Canada Trust is the second largest bank in Canada. TD is the sixth largest bank in all of North America.

Td was created in 1955, through the merger of The Bank of Toronto and the The Dominion Bank. On February 1, 1955, the Toronto Dominion Bank was born with 499 branches and a combined team of 5,500 employees.

Today Td is known as a leading customer services provider, TD Canada Trust offers anywhere, anytime banking solutions through telephone and internet banking, more than 2,600 ABMs and a network of approximately 1,100 branches across Canada. TD has over 74,000 employees and over seventeen million clients worldwide. Td has over 1,100 branches. In addition TD has 2,600 ATM Green Machines

Asset-Based Lending is ideal for medium- to large- -size businesses that are; Services providers such as the following:

- Manufacturers
- Wholesalers
- Distributors
- Importers
- Retailers



TheCaseSolutions.com Bank Accounts

Chequing Accounts

- Value Account
- Value Plus (Student) Account
- Infinity Account
- Select Service Account
- Plus 60 account

Savings Accounts

- TD Everyday Savings Account
- Youth Account
- TD High Interest Savings Account

	Value	Value Plus	Infinity	Select Service	Plan 60
Monthly Fee	\$3.95	\$8.95	\$12.95	\$24.95	free
Monthly Fee waived with minimum balance ¹ of	\$1,000	\$2,000	\$3,000	\$5,000	
For students ²	-	Free	-	-	-
Transactions Included:					
Transactions/month	10	25	no limit	no limit	no limit
Additional Fees per transaction:					
Additional transactions	\$0.65	\$0.65	-	-	-
Interac ATM withdrawal fee	\$1.50	\$1.50	\$1.50	-	\$1.50
PLUS system fee in US & Mexico ^{3,4}	\$9.00	\$3.00	\$3.00	-	\$3.00
PLUS system fee outside Canada, US & Mexico ³	\$5.00	\$5.00	\$5.00	-	\$5.00
Interac Email money transfer ⁵	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
View Cheque service ⁶	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50



Canada Trust

Cash Investments

GIC's

- Special Offer GICs
- Market-Linked GICs
- Cashable GIC
- Non-Cashable GIC



Want a Way to Maximize Your Returns?

Benefits include:

- Invest in GICs with a wide range of terms and maturities
- Help you reduce the risk of an investment
- Help you meet your investment goals



- Goals**
- To reduce interest rate risk
 - To increase rate of return

e.g. dividing the amount you are planning to invest by 5 (e.g. \$1000 in a one-year GIC, \$200 in two-year GIC, ... \$200 in five-year GIC).

Mutual Funds

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TD Mutual Fund's Pre-Authorized Purchase Plan (PPP)

- Invest a set amount at regular intervals.
- Make contributions on a weekly, biweekly, semi-monthly, monthly, quarterly, semi-annual or annual basis.
- Automatically buys more units when price is low, and less when price is high.



- Money Market Funds
- Income Funds
- Balanced and Growth Funds
- Index Funds
- Global Funds
- Sector Funds

1. Choice
2. Resources
3. Affordability



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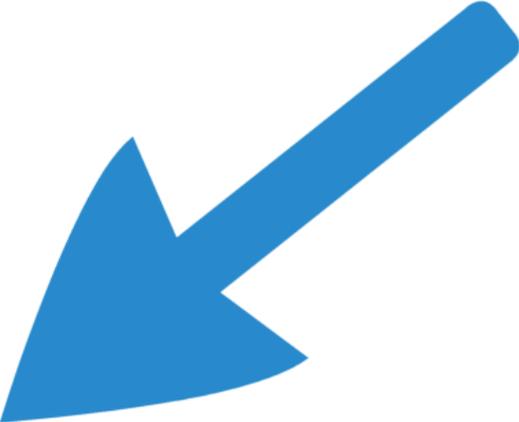
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Eligibility

- Any Canadian Citizen or Landed Immigrant enrolled at a recognized college or university in Canada or out of country, provided the student is pursuing post-secondary school studies and earning credits towards a certificate program. (TD Canada Trust)

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college
pursuing
te



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Co-Borrower
• About 1000 students qualify for
• Loan must be used for education
• Loan can only be repaid by electronic
• Full service per hour online

How do I Pay?

- Pay only interest for up to 12 months of being in school.
- Once you have graduated, you have a 12 month grace period in which you can still make monthly interest payments.
- after 12 months, pay 1% of principal loan every month, the deadline for the loan is 20 years.

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Co-Borrower

- Advised that students applying for loans enlist a co-borrower.
- Loans can differ depending on whether you are a full-time or part-time student.

