

**Deposit Account  
Services and  
Prices Schedule**  
Colorado

**Revised June 25, 2010**

**[www.tcfbank.com](http://www.tcfbank.com)**

**Truth-in-Savings Act Disclosures  
Electronic Funds Transfer Act Disclosures**



*Open 7 Days<sup>SM</sup>*

**your convenience bank.<sup>SM</sup>**

**Checking Products<sup>1</sup>**

	<b>TCF® Convenience Checking</b>	<b>TCF® Student Checking</b>	<b>TCF® Premier 50+ Checking</b>	<b>TCF® Premier Checking</b>
<b>Minimum Deposit Required to Open Account</b>	\$25	\$25	\$25	\$500
<b>Monthly Maintenance Fee</b>	\$9.95	\$4.95	\$9.95	\$15.00
<b>No Monthly Maintenance Fee If</b>	<ul style="list-style-type: none"> <li>• \$500 Minimum Account Balance; or</li> <li>• \$2,500 Minimum Combined Balance; or</li> <li>• \$100 Minimum Monthly Direct Deposit(s)</li> </ul>	<ul style="list-style-type: none"> <li>• \$100 Minimum Account Balance; or</li> <li>• \$2,500 Minimum Combined Balance; or</li> <li>• \$100 Minimum Monthly Direct Deposit(s)</li> </ul>	<ul style="list-style-type: none"> <li>• \$500 Minimum Account Balance; or</li> <li>• \$2,500 Minimum Combined Balance; or</li> <li>• \$100 Minimum Monthly Direct Deposit(s)</li> </ul>	<ul style="list-style-type: none"> <li>• \$2,500 Minimum Account Balance; or</li> <li>• \$15,000 Minimum Combined Balance</li> </ul>
<b>Earns Interest</b>	No	No	Yes	Yes
<b>Minimum Balance Required to Obtain Disclosed Annual Percentage Yield</b>	N/A	N/A	\$225,000 - Tier VI Rate \$100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$ .01 - Tier I Rate	\$225,000 - Tier VI Rate \$100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$ .01 - Tier I Rate
<b>Compounding and Crediting of Interest</b>	N/A	N/A	Monthly	Monthly
<b>Online Banking</b>	Free	Free	Free	Free
<b>Online Bill Pay</b>	Free	Free	Free	Free
<b>Checks</b>	Customer pays for checks.	No printing charge for first box of checks from select styles. Customer pays charge for shipping, handling, and applicable taxes.	No printing charge for one box of checks from select styles (for each order). Customer pays charge for shipping, handling, and applicable taxes.	No printing charge for one box of checks from select styles (for each order). Customer pays charge for shipping, handling, and applicable taxes.
<b>Additional Provisions (see pages 3-9 for more details)</b>		Customer must be under 25 years old. TCF reserves the right to convert this account to another account type (with different fees) once customer reaches age 25.	Two (2) free ATM withdrawals per monthly statement period at non-TCF ATMs. <sup>2</sup> Four (4) free money orders/official checks combined per day. Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two. Free Point-of-Sale (POS) transactions. <sup>2</sup> At least one customer must be at least 50 years old.	Two (2) free ATM withdrawals per monthly statement period at non-TCF ATMs. <sup>2</sup> Four (4) free money orders/official checks combined per day. Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two. Free Point-of-Sale (POS) transactions. <sup>2</sup>

**SEE PAGES 3-6 OF THIS BROCHURE FOR ADDITIONAL FEES AND PAGES 7-9 FOR TERM DEFINITIONS.**

<sup>1</sup> Customer is required to order at least one box of checks through TCF at account opening.

<sup>2</sup> An International Service Fee will apply for transactions outside the U.S. processed by VISA®.

<b>Savings Products</b>			
	<b>TCF® Power Savings</b>	<b>TCF® Power Money Market</b>	<b>TCF® Premier Savings</b>
<b>Minimum Deposit Required to Open Account</b>	\$25	\$50	\$50
<b>Monthly Maintenance Fee</b>	\$4	\$10	\$15
<b>No Monthly Maintenance Fee If</b>	<ul style="list-style-type: none"> <li>• \$100 Minimum Account Balance</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,500 Minimum Account Balance</li> </ul>	<ul style="list-style-type: none"> <li>• \$2,500 Minimum Account Balance; or</li> <li>• \$15,000 Minimum Combined Balance</li> </ul>
<b>Minimum Balance Required to Obtain Disclosed Annual Percentage Yield</b>	\$ 50,000 - Tier V Rate \$ 25,000 - Tier IV Rate \$ 5,000 - Tier III Rate \$ 500 - Tier II Rate \$ .01 - Tier I Rate	\$ 50,000 - Tier V Rate \$ 25,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$ .01 - Tier I Rate	\$225,000 - Tier VI Rate \$100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$ .01 - Tier I Rate
<b>Compounding and Crediting of Interest</b>	Quarterly	Monthly	Quarterly
<b>Additional Provisions (see pages 3-9 for more details)</b>	TCF will waive the Monthly Maintenance Fee for 90 days after account opening if the Minimum Deposit Required to Open Account is met at time of account opening.	Checks may be requested for this account.	Two (2) free non-Express Teller ATM withdrawals per monthly statement period for non-TCF ATMs.  Four (4) free money orders/official checks combined per day.  Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two.

SEE PAGES 3-6 OF THIS BROCHURE FOR ADDITIONAL FEES AND PAGES 7-9 FOR TERM DEFINITIONS.

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES<sup>a,d</sup>**

<b>Account Reconciliation and Research</b>	\$30 per hour (\$30 minimum)
<b>Automated Teller Machine (ATM) Transactions:<sup>b</sup></b>	
<b>TCF® EXPRESS TELLER® ATM<sup>c</sup></b>	TCF account holders will not be charged an access fee at these ATMs to access a TCF account. No fee for withdrawals, deposits, balance inquiries, or transfers. \$1.50 per each mini-statement and \$5 per each statement update requested at an ATM. Not all transactions available at all locations.
<b>Other ATMs:</b>	
• <b>Within the State of Colorado</b>	\$3 per withdrawal, \$2 per balance inquiry, and free transfers.
• <b>Outside the State of Colorado</b>	\$3 per withdrawal, \$2 per balance inquiry, and free transfers.
• <b>Outside of U.S.</b>	\$5 per withdrawal, \$2 per balance inquiry, and free transfers. Note: An International Service Fee will apply for transactions processed by VISA®.
<b>Certificate of Deposit</b>	See TCF's <i>Terms and Conditions for Certificates</i> for minimum penalties for early withdrawal.
<b>Check Cashing Fee – TCF Checks</b>	
<b>Non-TCF Account Holder</b>	\$5 per TCF check cashed where available. No fee for cashing TCF checks in amounts of less than \$10. Maximum fee per transaction is \$10.
<b>Check Printing</b>	Account holder pays for check printing, shipping and handling (including applicable tax). Prices vary with quantity and style. Current price list available at any TCF office.
<b>Coin Counting:</b>	
<b>Account Holder</b>	Express coin machine – free Rolled coin – free Loose coin – 5% of total
<b>Non-Account Holder</b>	Express coin machine, rolled coin, loose coin – 8.9% of total
<b>Collection Items:</b>	
<b>Domestic Checks Presented for Collection</b>	\$30 per item, plus any third party fees
<b>Foreign Checks Presented or Deposited for Collection</b>	\$50 per item, plus any third party fees (no fee for foreign checks deposited to a TCF Convenience Checking or TCF Student Checking account)
<b>Collection Processing Fee</b>	\$35 if TCF sends your Account to a collection agency
<b>Copy Fees:</b>	
<b>Check Image Copy</b>	Two free (front and back of item) per month, thereafter \$5 per check image

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES<sup>a,d</sup>**

Deposit and Withdrawal Slips	\$5 per copy						
POS Sales Drafts	\$5 per copy						
Statements	\$5 per statement						
Escheat Processing Fee	\$30 for "escheating" abandoned funds in your Account to a state, based on the last (most recent) address TCF has on file for your Account when we "escheat" the funds.						
	<table> <thead> <tr> <th><u>Most Recent Address</u></th> <th><u>Escheat Processing Fee</u></th> </tr> </thead> <tbody> <tr> <td>AZ, IL, IN, MI, MN, SD</td> <td>\$30 or the balance of your Account, whichever is less.</td> </tr> <tr> <td>WI</td> <td>\$30 or the balance of your Account, whichever is less (<i>provided your Account is opened on or after October 7, 2008</i>).</td> </tr> </tbody> </table>	<u>Most Recent Address</u>	<u>Escheat Processing Fee</u>	AZ, IL, IN, MI, MN, SD	\$30 or the balance of your Account, whichever is less.	WI	\$30 or the balance of your Account, whichever is less ( <i>provided your Account is opened on or after October 7, 2008</i> ).
<u>Most Recent Address</u>	<u>Escheat Processing Fee</u>						
AZ, IL, IN, MI, MN, SD	\$30 or the balance of your Account, whichever is less.						
WI	\$30 or the balance of your Account, whichever is less ( <i>provided your Account is opened on or after October 7, 2008</i> ).						
Garnishments, Levies, or Attachments Served	\$100 each						
International Service Fee	3% of the VISA® POS Transaction amount, Credit Card Transaction amount, or ATM withdrawal amount for ATM transactions. This fee applies to any card transaction conducted in or with a merchant located in a country other than the United States, whether or not there is a currency conversion.						
Mail Handling Fee	\$5						
Money Orders:							
Account Holder	\$5 each						
Nonsufficient Funds ("NSF")/Overdraft Fee:							
Paid	\$35 per Item						
Not Paid	\$35 per Item						
Notary Service:							
Account Holder	Free						
Non-Account Holder	\$1 per request						
Official Checks:							
Account Holder	\$7 each						
Online Banking Fees:							
• TCF® Totally Free Online <sup>SM</sup> Banking	Free						
• TCF® Preferred Online <sup>SM</sup> Banking Access Fee	Free for all consumer checking accounts						
• TCF® Preferred Online <sup>SM</sup> Banking Bill Payment Service Fees	Free						

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES<sup>a,d</sup>**

• Scanned Bill	60¢ per each scanned bill
• Copy of Bill Pay Transactions on CD-ROM	Prices vary by request. Pricing is presented online at time of request.
<b>Overdraft Fee – Premier Plus Payment</b>	\$50
<b>Point-of-Sale (POS) Transactions<sup>b</sup></b>	30¢ for each POS Transaction using an access card issued by TCF to purchase goods, property, or services at an ATM or at a merchant location where you enter your Secret Code (PIN) to process the POS Transaction. This fee does not apply to cash withdrawals at ATMs. The maximum total of POS Transaction fees per monthly statement cycle is \$5. There is no TCF fee for POS Transactions processed through the VISA® signature-based system.
<b>Postdated Check Fee</b>	\$35 per request
<b>Retirement Plan (IRA, SEP)</b>	No annual fee; \$40 if Plan is closed (except for TCF IRA Savings Account, and for death, disability, or retirement)
<b>Returned Deposited Items</b>	\$15 per returned item
<b>Signature Guarantees:</b>	
<b>Account Holder</b>	Free
<b>Non-Account Holder</b>	Free if on TCF stock certificate, otherwise not offered
<b>Statement Update</b>	\$5 per request
<b>Stop Payment Fee</b>	\$35 per request
<b>Travelers Cheques:</b>	
<b>Account Holder</b>	Traditional Cheques: \$2 per \$100 Cheques for Two: \$2.50 per \$100
<b>Western Union</b>	Prices vary with transaction amount and destination; current pricing available through any TCF office.
<b>Wire Transfers:</b>	
<b>Domestic</b>	Outgoing      \$25 Incoming      \$15
<b>International</b>	Outgoing      \$50 Incoming      \$15
<b>Additional Fees</b>	Telephone confirmation of any incoming wire: \$5. Any third party bank fees, if not covered by TCF's fee.

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES<sup>a,d</sup>**

- <sup>a</sup> Not all transactions listed are available at all locations.
- <sup>b</sup> The fees shown for Point-of-Sale (POS) and ATM transactions are the fees charged by TCF® National Bank. When you use a POS terminal or an ATM that is not a TCF EXPRESS TELLER ATM, you may be charged a fee by the POS operator, ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
- <sup>c</sup> TCF charges a fee when a customer uses a TCF EXPRESS TELLER ATM to access a non-TCF account.
- <sup>d</sup> Some fees waived depending on account type. See pages 1 and 2 for fee waivers.

**ALL SERVICES AND PRICES ARE SUBJECT TO CHANGE**

This brochure sets forth the fees TCF charges for banking services, and is part of your Account Contract with TCF. Your Account Contract governs the use of your Account. You may also be required to pay fees for services you obtain from third parties not affiliated with TCF. TCF may receive a portion of these fees (markup). TCF may change, increase, or add to the fees shown in this brochure in our absolute and sole discretion. We will notify you of any such changes, increases or additions as required in your Account Contract.

### Definitions

**“Account”** means your checking or savings account with TCF.

**“Account Contract”** has the meaning stated in TCF’s *Terms and Conditions for Checking and Savings Accounts* or *Terms and Conditions for Certificates of Deposits*, as applicable.

**“TCF,” “TCF Bank,” “we,” “us,” and “our”** mean TCF National Bank.

**“You” and “your”** mean each Account owner. If there is more than one Account owner, “you” and “your” mean each owner individually and all owners together.

Other capitalized terms in this brochure have the meaning stated in your Account Contract. See your Account Contract for additional definitions.

### Rate and Fee Information

**Minimum Deposit Required to Open Account:** The minimum deposit required to open an account is shown in the accompanying table and varies by account type.

**Interest Rate and Annual Percentage Yield Information:** If your Account pays interest, the current interest rate and annual percentage yield are shown in TCF’s *Current Rates and Yields* schedule. Your interest rate and annual percentage yield may change. Any fees would reduce earnings.

**Determination of Rate:** We determine the interest rate on your Account at our discretion. At our discretion, we may change the interest rate on your Account. We may do so without giving you advance notice of the change.

**Frequency of Rate Changes:** We may change the interest rate on your Account at any time.

**Limitations on Rate Changes:** There is no limitation on the amount by which the interest rate on your Account may change.

**Frequency of Compounding and Crediting of Interest:** If your Account pays interest, the frequency with which interest is compounded and credited is shown in the accompanying table and varies by account type. For accounts that compound monthly, interest is credited on the last day of the statement period. Interest is also compounded and credited at calendar year-end (December 31st). For accounts that compound quarterly, interest is credited on the last day of the calendar quarter.

**Effect of Closing an Account:** If your Account pays interest, you will not forfeit interest if your Account is closed before accrued interest is credited. No interest accrues for the day on which your Account is closed.

**Balance Computation Method:** If your Account pays interest, we use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the entire collected balance in your Account each day. The daily periodic rate is 1/365 of the disclosed annual interest rate (1/366 of the disclosed annual interest rate in a leap year). Here is how we determine your Account’s collected balance for any day. We take your Account balance at the end of the Business Day after all Items (including withdrawals and deposits) received by TCF for processing before the applicable cutoff times have been posted to your Account. We then subtract any non-cash deposits (for example, checks) that TCF has not yet collected. If a day is not a Business Day, we use your Account’s collected balance as of the last day that was a Business Day. A deposit of a non-cash item, such as a check, is “collected” when TCF receives

credit for the deposit and the funds are fully available to TCF. See "When Interest Begins to Accrue on Non-Cash Deposits" for more information. We rely on the availability schedule of our Federal Reserve Bank or correspondent bank, or the availability we receive from the paying bank or subsequent collecting bank, as applicable, to determine when credit is received.

**When Interest Begins to Accrue on Non-Cash Deposits:** If your Account pays interest, interest begins to accrue no later than the Business Day that TCF receives credit for the deposit of non-cash items. We rely on the availability schedule of our Federal Reserve Bank or corresponding bank, as applicable, to determine when credit is received. This period is generally up to two Business Days after the day of deposit.

**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield:** If your Account pays interest, the "Minimum Balance Required to Obtain Disclosed Annual Percentage Yield" is the minimum balance you need to maintain on deposit in your Account each day to earn the disclosed interest rate and annual percentage yield. This varies by product. Each tier shows the minimum collected balance required to obtain the corresponding interest rate and annual percentage yield (referred to as the Tier I rate, Tier II rate, etc.). Once the minimum balance required to earn the disclosed interest rate and annual percentage yield is met, the disclosed interest rate will be paid on the entire collected balance in your Account. Interest rates and annual percentage yields offered within two or more consecutive tiers may be the same. When this is the case, the TCF *Current Rates and Yields* schedule may show these multiple tiers as a single tier. See the section called "Balance Computation Method" to determine how your collected balance is determined.

**Monthly Maintenance Fee:** If your Account has a monthly maintenance fee, the fee is assessed monthly and charged to your Account at the end of the statement period. A monthly maintenance fee will not be assessed if your Account meets certain conditions, which are set forth in the accompanying table.

**Minimum Account Balance:** If your Account has a monthly maintenance fee, "Minimum Account Balance" means, except as otherwise noted below, the minimum amount you need to maintain on deposit in your Account each day to avoid the maintenance fee. This varies by product. No maintenance fee will be assessed on your Account in any statement period if you maintain the required minimum balance in the Account each day during the statement period. Some account types have other ways to avoid the maintenance fee. In determining your Account balance for any day, we use your Account balance at the end of the Business Day after all Items received by TCF for processing before the applicable cutoff times have been posted to your Account. If a day is not a Business Day, we use your Account balance as of the last day that was a Business Day. Transactions you make, including deposits, are not taken into consideration until they are posted to your Account.

**Minimum Combined Balance:** If your Account has a monthly maintenance fee, "Minimum Combined Balance" means the minimum total amount that you and all other owners on your Account need to maintain on deposit with TCF in checking and savings accounts to avoid the maintenance fee. This varies by product. No maintenance fee will be assessed on your Account in any statement period if you maintain the required Minimum Combined Balance in all your TCF accounts. We determine account ownership based on matching information (Social Security Number or Tax Identification Number and account ownership) in our account records. Therefore, if we do not have a record of your Social Security Number or Tax Identification Number for an account, that account will not be considered in determining whether you have the Minimum Combined Balance necessary to avoid a monthly maintenance fee. For these purposes, you are not considered an account owner for accounts in your name as trustee or other representative or fiduciary capacity. In determining your account balance for any day, we use your account balance at the end of the Business Day after all Items received by TCF for processing before the applicable cutoff times have been posted to your account. If a day is not a Business Day, we use your account balance as of the last day that was a Business Day. In determining the combined balance of all of your deposit accounts with TCF, we use your account balance(s) on the last

Business Day of the calendar month preceding the last day of your statement period. Example: For a statement period that runs from April 13th to May 12th, we use the combined balance of all of your deposit accounts with TCF as of April 30th (assuming April 30th is a Business Day). If your Account is inactive and several regular statement periods are combined into a single statement, we use your account balance(s) on the last Business Day of the calendar month preceding the last day of what would have been each regular statement period to determine whether you owe a maintenance fee for each regular statement period included in the statement. In determining the combined balance of all of your deposit accounts with TCF, transactions you make (including deposits) are not taken into account until they are posted to your Account.

**Minimum Monthly Direct Deposit(s):** If your Account has a monthly maintenance fee that can be waived with direct deposit, no maintenance fee is charged if you have direct deposit(s) of at least \$100 during a statement period. If your Account is inactive and several regular statement periods are combined into a single statement, you must have direct deposit(s) of at least \$100 in what would have been each regular statement period to determine whether you owe a maintenance fee for each regular statement period included in the statement.

**Additional Deposit Account Service Fees:** TCF's service fees and charges are shown in the accompanying table. Additional fees and charges may apply for persons who do not have an account with TCF. TCF may receive a portion of fees and charges paid to third parties (markup).

#### Transaction Limitations

By federal regulation, you may not make more than six transfers or withdrawals (or a combination of transfers or withdrawals) from a savings account during a month:

- To another account you have with TCF or to a third party by pre-authorized or automatic transfer;
- By telephone (including fax) or online banking agreement, order, or instruction;
- By check or draft (if you can write checks or drafts against your Account);
- By debit card (if we have issued a debit card for your Account); or
- By similar order by you and payable to third parties.

If your Account is a money market deposit account (any account with "money market" in the name), or a statement savings account, the total number of transfers and withdrawals of the types described above that you can make from your Account is limited to six during a monthly statement period.

These transactions are not available for passbook savings accounts or certificates of deposit.

TCF does not limit the number of transfers or withdrawals from your Account: (1) to other TCF accounts you own (if not by pre-authorized or automatic transfer); (2) for purposes of repaying loans you have with TCF and related expenses; (3) if made by mail, messenger, at an ATM, or in person; or (4) if made by telephone (via check TCF sends you).

Additional transaction limits for certain account types are shown in the accompanying table. Additional limits on automated teller machine transactions (deposits, withdrawals, and transfers), point-of-sale (debit card) transactions, and telephone transfers are stated in your Account Contract.



Open 7 Days<sup>SM</sup>

your convenience bank.<sup>SM</sup>