

# Deposit Account Services and Prices Schedule Michigan

Effective April 6, 2009

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

THE REWARD OF TIME<sup>SM</sup>



*Michigan's Most Convenient Bank*  
Open 7 Days<sup>SM</sup>

**ADDITIONAL SERVICES AND DEPOSIT ACCOUNT FEES**

<b>Account Reconciliation and Research</b>	\$30 per hour (\$30 minimum)
<b>Automated Teller Machine (ATM) Transactions:<sup>a</sup></b>	
<b>TCF® EXPRESS TELLER® ATM<sup>b</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 Michigan</b>	\$2 per withdrawal, \$2 per balance inquiry, and free transfers.
• <b>Outside the State of Michigan</b>	\$3 per withdrawal, \$2 per balance inquiry, and free transfers.
• For TCF® PLUS e Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings accounts: Free transfers and a total of two free withdrawals per monthly statement cycle. Prices for additional transactions shown above.	
• <b>Please note:</b> The owner or operator of other ATMs may charge TCF Account holders an access fee or other charges for transactions. Not all transactions available at all locations.	
<b>Certificate of Deposit</b>	See Terms and Conditions for Certificates for minimum penalties for early withdrawal.
<b>Check Printing</b>	Account holder pays for check printing and related charges; prices vary with quantity and style. Current price list is available at any TCF office.
	55+ Checking, TCF® Premier Checking, and TCF® Premier Checking Plus: One box of single or duplicate checks per order is provided free from a select variety of styles; customer pays for shipping and handling (including applicable tax).
	Totally Free Student Checking: First box only of single or duplicated checks is provided free from a select variety of styles; customer pays for shipping and handling (including applicable tax).
<b>Checking Account Closing Fee</b>	\$30 or account balance if less, if account is inactive for six months and balance is \$30 or less.
<b>Coin Counting (where offered):</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 Totally Free Checking account)
<b>Collection Processing Fee</b>	\$35 if TCF sends your Account to a collection agency

**ADDITIONAL SERVICES AND DEPOSIT ACCOUNT FEES****Copy Fees:**

**Check Image Copy** Two free (front and back of item) per month, thereafter \$5 per check image

**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.

**Most Recent Address**

**AZ, CO, IL,  
IN, MI, MN, SD**

**WI**

**Escheat Processing Fee**

\$30 or the balance of your Account, whichever is less.

\$30 or the balance of your Account, whichever is less (*provided your Account is opened on or after October 7, 2008*).

**Garnishments, Levies,  
or Attachments Served** \$100 each

**International Service Fee** For card transactions conducted in a country other than the United States: 3% of the VISA® POS Transaction amount, Credit Card Transaction amount, or ATM withdrawal amount for ATM transactions. This fee applies when the transaction involves a conversion to U.S. currency. This fee applies regardless of whether the transaction involves a conversion to U.S. currency.

**Money Orders:**

**Account Holder** \$5 each (55+ Checking, TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings receive a combination of four free money orders and official checks per day.)

**Nonsufficient Funds ("NSF")/Overdraft Fee**

**Paid\*** \$35 per Item

**Not Paid\*** \$35 per Item

\* The term "Item" refers to checks, drafts, items, Point-of-Sale transactions, ATM transactions, ACH transactions, account fees, holds placed on your Account, and other oral, written, or electronic orders or instructions for the payment, transfer, debit or withdrawal of funds from your Account, including debit entries initiated by TCF. This fee applies when your Account is overdrawn because TCF paid an Item or would be overdrawn if TCF paid an Item submitted for payment, or when you do not have enough Available Funds in your Account to pay an Item when it is submitted for payment. This fee also applies when TCF returns, reverses, or declines to pay an Item for any other reason authorized under your Account Contract. This fee applies whether or not TCF pays the Item and applies each time the Item is submitted to TCF for payment. This fee is subject to change. Refer to your Account Contract for more details. To avoid Nonsufficient Funds ("NSF")/Overdraft Fees, you are responsible at all times for keeping track of all your transactions and making sure you have enough Available Funds in your Account to cover all your transactions. To help avoid Nonsufficient Funds ("NSF")/Overdraft Fees on your Account, TCF encourages you to ask about an Overdraft Protection plan for your Account, or to call the number shown in your Account Contract under "Contacting TCF" to obtain balance information before entering into any transaction that might cause an inadvertent overdraft in your Account.

**ADDITIONAL SERVICES AND DEPOSIT ACCOUNT FEES**

Please note that the balance information may not reflect certain Items, including your most recent or pending transactions or transactions that will be posted to your Account at the end of the Business Day.

**Notary Service:**

<b>Account Holder</b>	Free
<b>Non-Account Holder</b>	\$1 per request

**Official Checks:**

<b>Account Holder</b>	\$7 each (55+ Checking, TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings receive a combination of four free money orders and official checks per day.)
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**Online Banking Fees:**

• <b>TCF® Totally Free Online<sup>SM</sup> Banking</b>	Free
• <b>TCF® Preferred Online<sup>SM</sup> Banking Access Fee</b>	Free if you have one of the following: 55+ Checking, TCF® PLUS e Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, Bill Payment Service subscribers, or if you sign up to receive your statements electronically (online). Otherwise, the fee is \$2.95 per month.
• <b>TCF® Preferred Online<sup>SM</sup> Banking Bill Payment Service Fees<sup>c</sup></b>	\$5.95 per month. You will not be charged a monthly fee if you sign up to receive your statements electronically (online) or if you have one of the following account types: 55+ Checking, TCF® PLUS e Checking, TCF PowerChecking <sup>SM</sup> , TCF® Premier Checking, and TCF® Premier Checking Plus.
• <b>Bill Payment Using Non-TCF Funding Account</b>	\$1.25 per payment
• <b>Scanned Bill</b>	60¢ per each scanned bill
• <b>Copy of Bill Pay Transactions on CD ROM</b>	Prices vary by request. Pricing is presented online at time of request.

<b>Overdraft Fee—Premier Plus Payment</b>	\$50
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<b>Point-of-Sale (POS) Transactions<sup>a</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. This fee only applies to Totally Free Checking, Totally Free Student Checking, and Checking with Interest account types. There is no TCF fee for POS Transactions processed through the VISA signature-based system.
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<b>Postdated Check Fee</b>	\$35 per request
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<b>Retirement Plan (IRA, SEP)</b>	No annual fee; \$40 if Plan is closed (except for Totally Free IRA Savings Account, and for death, disability, or retirement)
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<b>Returned Deposited Items</b>	\$15 per returned item
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<b>Returned Mail</b>	\$5
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**ADDITIONAL SERVICES AND DEPOSIT ACCOUNT FEES**

<b>Safe Deposit Boxes</b> (where offered)	Various sizes; fees starting at \$30 Replacement key: \$25 Drilling fee: \$125	
<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 each 6 month request	
<b>Travelers Cheques:</b>		
<b>Account Holder</b>	Traditional Cheques: \$2 per \$100 (free for 55+ Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings)  Cheques for Two: \$2.50 per \$100 (50¢ per \$100 for 55+ Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings)	
<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.	

<sup>a</sup> The fees shown for ATM transactions or Point-of-Sale (POS) 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>b</sup> TCF charges a fee when a customer uses a TCF EXPRESS TELLER to access a non-TCF account.

<sup>c</sup> If you unenroll from online statements and your account is not one of the following account types: 55+ Checking, TCF® PLUS e Checking, TCF Power Checking<sup>SM</sup>, TCF® Premier Checking, and TCF® Premier Checking Plus, the fee will no longer be waived.

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

CHECKING ACCOUNTS	Minimum Deposit To Open Account	Service Fee <sup>1</sup>	Minimum Daily Collected Balance Required to Earn Disclosed Annual Percentage Yield <sup>3</sup>	Frequency of Compounding and Crediting Interest <sup>4</sup>
Totally Free Checking	\$ 25	No monthly service fee.	Not applicable	None
Totally Free Student Checking	\$ 25	No monthly service fee.	Not applicable	None
TCF® PLUS e Checking	\$ 25	\$7 monthly service fee. Fee waived for the monthly statement period if during that period there are Direct Deposits totaling \$100 or more, or an Online Banking bill payment of \$25 or more, or an ACH debit of \$25 or more. (Checks converted to electronic transactions do not qualify as an ACH debit. For more information about electronic check conversion, see TCF's "Terms and Conditions for Checking and Savings Accounts" booklet.)	Not applicable	None
55+ Checking <sup>2</sup>	\$ 25	No monthly service fee.	\$ .01	Monthly
TCF Power Checking <sup>SM 6,7</sup>	\$ 25	\$10 monthly minimum balance fee if the balance in the account falls below \$1,000 any day in the monthly cycle and if the combined Household Balance of all of your TCF deposit account(s) falls below \$10,000.	\$ 5,000 (Tier III Rate) \$ 1,000 (Tier II Rate) \$ .01 (Tier I Rate)	Monthly
TCF® Premier Checking <sup>6,7</sup>	\$ 500	\$15 monthly minimum balance fee if the balance in the account falls below \$2,500 any day in the monthly cycle and if the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000.	\$ 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)	Monthly
<b>SAVINGS ACCOUNTS: Withdrawal limits may apply. See your "Terms and Conditions for Checking and Savings Accounts" disclosure booklet.</b>				
TCF Power Savings <sup>SM 6</sup>	\$ 25	\$4 monthly minimum balance fee if the balance in the account falls below \$100 any day in the month. TCF will waive the minimum balance service fee for 90 days after account opening if the "Minimum Deposit to Open Account" is met at time of account opening.	\$ 50,000 (Tier V Rate) \$ 25,000 (Tier IV Rate) \$ 5,000 (Tier III Rate) \$ 500 (Tier II Rate) \$ .01 (Tier I Rate)	Quarterly
TCF® Classic Money Market <sup>6,7</sup>	\$ 50	\$5 monthly minimum balance fee if the balance in the account falls below \$1,000 any day in the monthly cycle and if the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000.	\$ 50,000 (Tier V Rate) \$ 25,000 (Tier IV Rate) \$ 10,000 (Tier III Rate) \$ 2,500 (Tier II Rate) \$ .01 (Tier I Rate)	Monthly
TCF® Premier Savings <sup>6,7</sup>	\$ 50	\$15 monthly minimum balance fee if the balance in the account falls below \$2,500 any day in the monthly cycle and if the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000.	\$ 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)	Quarterly

<sup>1</sup> See Additional Services and Prices on the back of this brochure for other service fees. Service fees are subject to change. For other important information see your "Terms and Conditions for Checking and Savings Accounts" disclosure booklet.

<sup>2</sup> 55+ Checking available to persons age 55 and older.

<sup>3</sup> Interest rate and Annual Percentage Yield ("APY") may change. At TCF's discretion, TCF may change the interest rate and APY at any time without notice. **Interest rates and Annual Percentage Yields for TCF Power Savings may be different depending on the date the account was opened. For example, accounts opened during a certain promotional period may have an interest rate that is higher than accounts opened in other periods.** TCF uses the daily balance method to calculate interest on Checking Accounts and Savings Accounts. The daily balance method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the Business Day TCF receives credit for the deposit of non-cash items (for example, checks). See "Funds Availability Schedule for Checking and Savings Accounts" for further information (as applicable). See also TCF's "Current Rates and Yields" schedule for Annual Percentage Yield disclosures. Fees could reduce earnings.

<sup>4</sup> Where interest is compounded monthly, interest is also compounded at year end for any partial statement period. Interest is credited on the last day of each period and at year end.

<sup>5</sup> Checks may be requested for this Account.

<sup>6</sup> Listed above are the balance tiers for this Account. 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. Each tier shown reflects the current minimum balance required to obtain the applicable Annual Percentage Yield, which will be paid on the entire collected balance in your Account.

<sup>7</sup> "Household Balance" includes the sum of the ledger balances of your TCF deposit account(s) (Checking, Savings, including Certificates of Deposit, and Money Market accounts) as of the end of the last Business Day of the preceding calendar month. Deposit accounts included in the Household Balance are those TCF accounts owned by any Account owners on this TCF Account (a matching Tax Identification Number ["TIN"]).

