



# Funds availability schedule and disclosures

## Savings accounts

### General Policy

Our funds availability policy for checking accounts also applies to Money Market Accounts. Our funds availability policy for savings accounts you cannot write checks against is set forth below.

We may make deposits available sooner than stated in these policies. If you need to be sure when a particular deposit will be available, you may contact us.

Note: For savings accounts that do not have check access, longer periods will apply to checks payable by, at, or through a bank office located outside the United States. Ask us about availability for those checks. Checks drawn on banks located in Guam, American Samoa, and the Northern Mariana Islands generally are not available until the fifth Business Day after the Day of Deposit (ninth Business Day after the Day of Deposit for accounts opened 45 days or less).

### Determining the Availability of a Deposit

The availability of your deposit (the number of days until your funds are Available Funds) is counted in Business Days from the Day of Deposit. If you make a deposit before the Cutoff Time on a Business Day, we will consider that day to be the Day of Deposit. If you make a deposit after the Cutoff Time, or on a day that is not a Business Day, we will consider that the deposit was made on the next Business Day. The length of the delay varies depending on the type of deposit and is explained below.

### Same Day Availability

Cash deposits at a teller, transfers from another TCF account, and other electronic direct deposits to your Account, including wire transfers and preauthorized Credits (such as direct deposit of social security benefits or payroll), will be Available Funds on the Day of Deposit.

The first \$250 of the aggregate of all checks you deposit in person to a TCF employee will be Available Funds as follows. If you deposit the check before the Cutoff Time on a Business Day, the first \$250 will be Available Funds on the Day of Deposit. If you deposit the check after the Cutoff Time on a Business Day, the first \$250 will be available on the Next Business Day. If you deposit the check on a day that is not a Business Day, the first \$250 will be Available Funds on the non-Business Day through the Day of Deposit. Otherwise, the deposit will be Available Funds either the fourth or ninth Business Day after the Day of Deposit, depending on the age of your Account. For purposes of determining the aggregate \$250 limit, checks deposited on non-Business Days are aggregated with checks deposited on the next day that is a Business Day.

The same day availability of check deposits does not apply to deposits made on the date of account opening. We may also extend availability of check deposits on a case-by-case basis for other reasons. If we do, we will notify you at the time of the deposit. If you do not receive same day availability of a check deposit, availability will not be later than the applicable time periods stated below.

### Next Day Availability

Unless you receive same day availability for the check (under "Same Day Availability" above), the first \$200 from a deposit of all checks will be Available Funds on the first Business Day after

the Day of Deposit. The remaining funds will be Available Funds as described below. Longer periods may apply to deposits you make at an ATM (see the section called "ATM Deposits").

### Fourth Day Availability

If your account has been open more than 45 days, the remaining funds of all check deposits to your Account (other than those given same day or next day availability) will be Available Funds no later than the fourth Business Day after the Day of Deposit.

### Ninth Day Availability

If your Account has been open 45 days or less, the remaining funds of all check deposits to your Account (other than the portion of those given same day or next day availability) will be Available Funds no later than the ninth Business Day after the Day of Deposit.

### New Accounts Opened Online

If you open your Account online using our digital banking services, the following special rules apply to your opening deposit:

1. If your new Account is funded by ACH transfer from a checking or savings account at another financial institution, the Day of Deposit will be the Business Day you complete the verification of your funding account. The ACH deposit will be Available Funds on the second Business Day after the Day of Deposit.
2. If your new Account is funded by a credit card or debit card, the Day of Deposit will be the Business Day you complete the account opening process. Credit card or debit card deposits will be Available Funds on the second Business Day after the Day of Deposit.

### Holds on Other Funds (Check Cashing)

If we cash a check for you that is drawn on another bank, we may reduce the availability of a corresponding amount of funds already in your Account or any other checking, savings, or certificate of deposit account you have with TCF. Those funds will be Available Funds at the time the check we cashed would have been available if you had deposited it.

### Holds on Other Funds (Other Accounts)

If we accept for deposit a check drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds you have on deposit in another account with us. The funds in the other account would then not be Available Funds until the time periods described elsewhere in these policies for the type of check you deposited.

### Mobile Deposits

Check deposits using the TCF mobile deposit service will be Available Funds as disclosed in the mobile deposit service (when making the deposit) and in TCF's *Digital Banking Agreement*.

### ATM Deposits

Check deposits at TCF ATMs will be Available Funds on the fifth Business Day after the Day of Deposit. Cash deposits at TCF ATMs that do not require a deposit envelope will be Available Funds the Day of Deposit. Cash deposits at TCF ATMs that require a deposit envelope will be Available Funds the fifth Business Day after the Day of Deposit. Deposits are not accepted at all ATM locations.