



## Featured Product Deposit Rate Sheet

Current Rates and Yields - Minnesota

Annual Percentage Yields (APYs) effective: 11/8/2019

Promotional CD Rate Offer					
Promotional CD <i>New money required. Available in branch only. \$500 minimum to open.</i>	Term (Months)	Promotional			
		Interest Rate	Annual Percentage Yield		
	15	0.50%	<b>0.50%</b>		
Certificates of Deposit (CD) Products					
CD <i>Available in branch only. Renew in branch or over the phone. \$500 minimum to open or renew. Relationship rates require a TCF consumer checking account.</i>	Term (Months)	Relationship		Standard	
		Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
	14	0.40%	<b>0.40%</b>	0.15%	<b>0.15%</b>
	3 - 13	0.10%	<b>0.10%</b>	0.05%	<b>0.05%</b>
	15 - 20	0.20%	<b>0.20%</b>	0.15%	<b>0.15%</b>
	21 - 29	0.25%	<b>0.25%</b>	0.20%	<b>0.20%</b>
	30 - 36	0.30%	<b>0.30%</b>	0.25%	<b>0.25%</b>
	37 - 48	0.35%	<b>0.35%</b>	0.30%	<b>0.30%</b>
49 - 61	0.40%	<b>0.40%</b>	0.35%	<b>0.35%</b>	
62 - 120	0.50%	<b>0.50%</b>	0.45%	<b>0.45%</b>	
Consumer Checking Products					
Product	Minimum Collected Balance to Obtain Disclosed APY		Interest Rate	Annual Percentage Yield	
<b>TCF Premier Checking</b> <i>\$25 minimum to open.</i>	\$0.01 - \$2,499.99		0.01%	<b>0.01%</b>	
	\$2,500.00 - \$24,999.99		0.01%	<b>0.01%</b>	
	\$25,000.00 - \$249,999.99		0.01%	<b>0.01%</b>	
	\$250,000.00 - \$1,999,999.99		0.01%	<b>0.01%</b>	
	\$2,000,000.00 +		0.01%	<b>0.01%</b>	
<b>TCF Premier 62+ Checking</b> <i>\$25 minimum to open.</i>	\$0.01 - \$9,999.99		0.01%	<b>0.01%</b>	
	\$10,000.00 - \$49,999.99		0.01%	<b>0.01%</b>	
	\$50,000.00 - \$99,999.99		0.01%	<b>0.01%</b>	
	\$100,000.00 - \$249,999.99		0.01%	<b>0.01%</b>	
	\$250,000.00 +		0.01%	<b>0.01%</b>	
<b>TCF Affinity Checking</b> <i>Available to program participants only. \$25 minimum to open.</i>	\$0.01 +		0.01%	<b>0.01%</b>	
<b>TCF Alumni Checking</b> <i>Available in branch to University of Minnesota Alumni &amp; University of Minnesota Golden Gopher season ticket holders. \$25 minimum to open.</i>	\$0.01 - \$2,499.99		0.01%	<b>0.01%</b>	
	\$2,500.00 - \$9,999.99		0.01%	<b>0.01%</b>	
	\$10,000.00 - \$24,999.99		0.01%	<b>0.01%</b>	
	\$25,000.00 - \$49,999.99		0.01%	<b>0.01%</b>	
	\$50,000.00 +		0.01%	<b>0.01%</b>	

<b>Consumer Savings and Money Market Products</b>			
Product	Minimum Collected Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield
<b>TCF Elevate Savings</b> <i>New money or existing money from a maturing CD during its grace period required. Available in branch only. Limit one account per person. \$25 minimum to open.</i>	\$0.01 - \$999.99	0.00%	<b>0.00%</b>
	\$1,000.00 - \$9,999.99	0.01%	<b>0.01%</b>
	\$10,000.00 - \$24,999.99	0.01%	<b>0.01%</b>
	\$25,000.00 - \$99,999.99	0.01%	<b>0.01%</b>
	\$100,000.00 - \$2,999,999.99	0.01%	<b>0.01%</b>
<b>TCF Free Savings</b> <i>Available with any TCF consumer checking account. Limit one per person. \$25 minimum to open.</i>	\$0.01 - \$999.99	0.01%	<b>0.01%</b>
	\$1,000.00 - \$2,499.99	0.01%	<b>0.01%</b>
	\$2,500.00 - \$4,999.99	0.01%	<b>0.01%</b>
	\$5,000.00 - \$9,999.99	0.01%	<b>0.01%</b>
	\$10,000.00 +	0.01%	<b>0.01%</b>
<b>TCF Power Savings</b> <i>\$25 minimum to open.</i>	\$0.01 - \$499.99	0.01%	<b>0.01%</b>
	\$500.00 - \$4,999.99	0.01%	<b>0.01%</b>
	\$5,000.00 - \$24,999.99	0.01%	<b>0.01%</b>
	\$25,000.00 - \$49,999.99	0.01%	<b>0.01%</b>
	\$50,000.00 +	0.01%	<b>0.01%</b>
<b>TCF Power Money Market</b> <i>\$50 minimum to open.</i>	\$0.01 - \$2,499.99	0.01%	<b>0.01%</b>
	\$2,500.00 - \$9,999.99	0.01%	<b>0.01%</b>
	\$10,000.00 - \$24,999.99	0.01%	<b>0.01%</b>
	\$25,000.00 - \$49,999.99	0.01%	<b>0.01%</b>
	\$50,000.00 +	0.01%	<b>0.01%</b>
<b>TCF Affinity Savings</b> <i>Available to program participants only. \$25 minimum to open.</i>	\$0.01 +	0.01%	<b>0.01%</b>
<b>TCF Regular Savings</b> <i>Available in branch only. \$50 minimum to open.</i>	\$0.01 +	0.01%	<b>0.01%</b>
<b>ZEO Savings</b> <i>Available in branch only. \$25 minimum to open.</i>	\$0.01 - \$2,499.99	0.15%	<b>0.15%</b>
	\$2,500.00 +	0.01%	<b>0.01%</b>
<b>Small Business Products</b>			
Product	Minimum Collected Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield
<b>TCF Business Premier Money Market</b> <i>New money required. Available in branch only. \$250 minimum to open</i>	\$0.01 - \$999.99	0.00%	<b>0.00%</b>
	\$1,000.00 - \$9,999.99	0.00%	<b>0.00%</b>
	\$10,000.00 - \$24,999.99	0.02%	<b>0.02%</b>
	\$25,000.00 - \$999,999.99	0.25%	<b>0.25%</b>
	\$1,000,000.00 +	0.00%	<b>0.00%</b>
<b>TCF Small Business Money Market</b> <i>Available in branch only. \$250 minimum to open.</i>	\$0.01 - \$2,499.99	0.01%	<b>0.01%</b>
	\$2,500.00 - \$9,999.99	0.01%	<b>0.01%</b>
	\$10,000.00 - \$49,999.99	0.01%	<b>0.01%</b>
	\$50,000.00 - \$98,999.99	0.01%	<b>0.01%</b>
	\$99,999.00 +	0.01%	<b>0.01%</b>
<b>Retirement Products</b>			
<b>Cash Management Retirement/Education Accounts</b> <b>Traditional IRA, Roth IRA, Rollover IRA, Coverdell ESA, SEP</b> <i>Available in branch only. \$50 minimum to open.</i>	\$0.01 +	0.02%	<b>0.02%</b>
<b>TCF IRA Savings</b> <i>Available in branch only. \$50 minimum to open.</i>	\$0.01 +	0.10%	<b>0.10%</b>
<b>SEP Savings Account</b> <i>Available in branch only. \$50 minimum to open.</i>	\$0.01 +	0.02%	<b>0.02%</b>
<b>For Retirement CD rates, see CD Products section.</b>			

# TCF<sup>®</sup> Deposit Rate Sheet

## Truth-in-Savings Act Disclosures

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

“New Money” means the money to fund the account is not currently on deposit with TCF Bank.

“New Customer” means the customer has not had an open deposit account in the last 90 days with TCF Bank.

### **Savings Accounts, Checking Accounts & Money Market Accounts (Other than Certificate of Deposit Accounts)**

**Interest Rate and Annual Percentage Yield Information:** We determine the interest rate on accounts at our discretion. At our discretion, we may change the interest rate on any account at any time. We may do so without giving advance notice of the change. There is no limitation on the amount by which the interest rate on an account may change. Any fees will reduce earnings.

**Frequency of Compounding and Crediting of Interest:** Interest for all accounts listed in the Deposit Rate Sheet as “Checking Accounts” or “Money Market Accounts” will be compounded and credited monthly. Interest for all other accounts listed in the Deposit Rate Sheet as “Savings Accounts” will be compounded and credited quarterly. For accounts that compound monthly, interest is credited on the last day of the statement period. For accounts that compound quarterly, interest will be calculated through the last day of the calendar quarter and compounded and credited on the last business day of the quarter. For accounts that compound annually, interest will also be calculated through December 31st and compounded and credited on the last business day of the year.

**Effect of Closing an Account:** Interest is not forfeited for accounts that are closed before accrued interest is credited. No interest accrues for the day on which an account is closed.

**Balance Computation Method:** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the entire collected balance in an 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 an account’s collected balance for any day. We take the account balance at the end of the Business Day after all transactions (including withdrawals and deposits) received by TCF for processing before the applicable cutoff times have been posted to the 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 the account’s collected balance as of the last day that was a Business Day. A non-cash deposit 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.

**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield:** The minimum balance you need to maintain on deposit in an account each day to earn the disclosed interest rate and annual percentage yield is shown in the Deposit Rate Sheet under “Minimum Balance to Obtain Disclosed APY,” and varies by product type. Each tier shows the minimum collected balance required each day to obtain the corresponding interest rate and annual percentage yield for the day. Once a tier is reached, the disclosed interest rate for that tier will be paid on the entire collected balance in the account. Interest rates and annual percentage yields offered within two or more consecutive tiers may be the same. When this is the case, the Deposit Rate Sheet may show these multiple tiers as a single tier. See “Balance Computation Method” for a description of how TCF determines an account’s collected balance.

**When Interest Begins to Accrue on Non-Cash Deposits:** Interest begins to accrue on deposits of non-cash items (for example, checks) 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 correspondent bank, or the availability we receive from the paying bank or subsequent collecting bank, as applicable, to determine when credit is received. This period is generally up to two Business Days after the day of deposit.

### **Certificate of Deposit Accounts**

**Interest Rate and Annual Percentage Yield Information:** Current interest rates and annual percentage yields may change without advance notice. The annual percentage yield assumes interest remains on deposit until maturity (or 12 months at the current rate, which is not guaranteed, in the case of any certificate with a term of less than 12 months). A withdrawal before the maturity date will reduce earnings. Any fees will reduce earnings. Interest is not forfeited for certificate of deposit accounts that are closed before accrued interest is credited. No interest accrues for the day on which an account is closed, or for the day of withdrawal for funds that are withdrawn.

**Period of Time Interest Rate Will Be in Effect:** The interest rate for a certificate of deposit account will remain in effect for the original term of the certificate (which is shown on the certificate). Interest at the stated rate is paid to, but not including, the last day of the term. There is no guaranty that a certificate of deposit will renew at the interest rate shown on the certificate.

**Renewal Policies:** Certificate of deposit accounts (except Jumbo Certificate accounts) renew automatically at maturity. At TCF’s discretion, the interest rate during the renewal term may be lower, the same, or higher than the interest rate during the previous term. You may only make deposits to an account, or penalty-free withdrawals from an account, on the maturity date or during the seven calendar days after the maturity date (“grace period”). However, you may make penalty-free interest withdrawals from an account during the term in which the interest is earned. Jumbo Certificate accounts do not automatically renew on the maturity date. For these accounts, beginning on the maturity date, TCF will pay interest at the rate we are offering for regular savings accounts (not certificates of deposit) in the same amount as your account in effect at the location where you opened your account.

**Frequency of Compounding and Crediting of Interest:** Interest for certificate of deposit accounts with a term less than 12 months (except Jumbo Certificate accounts) will be compounded and credited at maturity unless you withdraw or receive the interest before then. Interest for certificate of deposit accounts with a term of 12 months or more (except Jumbo Certificate accounts) will be compounded and credited quarterly unless you withdraw or receive the interest before then. For accounts that compound quarterly, interest is credited on the last business day of the calendar quarter. Interest is calculated to, but not including, the end of the quarter. A final interest payment is credited when an account is closed or when it matures. Interest is calculated to, but not including, the maturity date. The stated interest rate is not guaranteed beyond the original term of the certificate. Any withdrawals will reduce earnings. For Jumbo Certificate accounts, regardless of the term, interest will be compounded and credited at maturity unless you withdraw or receive the interest before then.

**Balance Computation Method:** We use the daily balance method to calculate the interest on accounts. For accounts other than Jumbo Certificate accounts, this method applies a daily periodic rate to the entire balance in an account each day. For Jumbo Certificate accounts, this method applies a daily periodic rate to

Contact a TCF Sales and Service Representative for information concerning other fees and terms on these accounts.

the entire collected balance in an account each day. The daily periodic rate for accounts other than Jumbo Certificate accounts is 1/365 of the disclosed annual interest rate (1/366 of the disclosed annual interest rate in a leap year). The daily periodic rate for Jumbo Certificate accounts is 1/360 of the disclosed annual interest rate.

Here is how we determine an account's collected balance for any day. We take the account balance at the end of the Business Day after all transactions (including withdrawals and deposits) received by TCF have been processed. 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 the account's collected balance as of the last day that was a Business Day. A non-cash deposit 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. Interest is paid to, but not including, the last day of the term.

**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield:** The minimum balance you need to maintain on deposit in a certificate of deposit account each day to earn the disclosed interest rate and annual percentage yield is shown in the Deposit Rate Sheet under "Minimum to Open," and varies by product. For accounts other than Jumbo Certificate accounts, if you meet the minimum balance requirement, the disclosed interest rate and annual percentage yield will be paid on the entire balance in the account. For Jumbo Certificate accounts, if you meet the minimum balance requirement, the disclosed interest rate and annual percentage yield will be paid on the entire collected balance in the account. See "Balance Computation Method" for a description of how TCF determines an account's collected balance.

**When Interest Begins to Accrue on Non-Cash Deposits:** For certificate of deposit accounts other than Jumbo Certificate accounts, interest begins to accrue on deposits of non-cash items (for example, checks) on the day you make your deposit. For Jumbo Certificate accounts, interest begins to accrue on deposits of non-cash items no later than the day TCF receives credit for the deposit. 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. This period is generally up to two Business Days after the day of deposit.

**Early Withdrawal Penalties:** TCF charges a penalty (called an "early withdrawal penalty") for withdrawals of all or part of your account balance before the maturity date. However, we do not charge a penalty for any withdrawal: (1) after any account holder dies or is declared incompetent by a court of law; or (2) if your account is a retirement account, such as an individual retirement account or SEP Plan account, and you have reached the age of 59½. You may have to pay additional federal, state, or local taxes if you make withdrawals from a retirement account before age 59½.

If TCF makes a change in the Term or interest rate on your Account at your request, we will charge an early withdrawal penalty as if the entire account balance had been withdrawn.

If a partial withdrawal is made from an account and the account balance after the withdrawal is less than the minimum balance we require to earn the disclosed interest rate for the current Term, TCF will charge you an early withdrawal penalty as if the entire account balance had been withdrawn.

If your withdrawal takes place fewer than 7 days after account opening, renewal, or a previous withdrawal, the early withdrawal penalty will be the greater of what we described below or 7 days' simple interest on the amount withdrawn at the rate paid on the Certificate.

*Penalties for Automatically Renewing Accounts (Excludes Jumbo Certificate Accounts):* The early withdrawal penalty for all automatically renewing accounts (excludes Jumbo Certificate Accounts) is the **greater** of: \$25; or the amount calculated as: (1) an annual rate of 1% (0.0833333% monthly) multiplied by (2) the amount withdrawn multiplied by (3) the Term of your Certificate (in months), at the time of withdrawal, not to exceed 36 months.

*Penalties for Jumbo Certificate Accounts Only:* The early withdrawal penalty for Jumbo Certificate Accounts will be the greater of \$25 or: if the Term of your Certificate at the time of withdrawal is less than 90 days, all interest that would have been earned during the current Term on the amount withdrawn; or if the Term of your Certificate at the time of withdrawal is 90 days or more, 90 days of interest on the amount withdrawn.

### Important Additional Information

This schedule is part of your account contract with TCF, which governs the use of your account. See your account contract for definitions of terms used in this schedule. TCF may change any term shown in this schedule at our discretion without notice, except where notice is required under your account contract. See TCF's *Deposit Account Services and Prices Schedule* for a description of additional fees that may be charged in connection with accounts and the conditions under which such fees may be imposed.