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# *Deposit Account Services and Prices Schedule*

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Arizona

Effective March 28, 2017

Truth-in-Savings Act Disclosures

Electronic Funds Transfer Act Disclosures



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## SERVICES AND FEES

This schedule applies to accounts opened in Arizona regardless of where you now live. For accounts opened online, the account is considered opened in the state you indicated when providing your address during account opening.

This schedule shows the fees TCF National Bank (“we,” “us,” “our,” and “TCF”) charges for banking services, and is part of your contract with TCF that 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 third-party fees (markup). TCF may change, increase, or add to the fees shown in this schedule and will notify you as required in your account contract. Some fees may be waived, depending on account type.

### Overdraft and Returned Item NSF

**Overdraft Fee** \$37 for each item TCF pays.

No overdraft fee for items TCF pays in a processing day if your account is overdrawn by \$5 or less at the end of that day. No overdraft fee for items TCF pays that are less than \$1. There is a combined limit of 5 overdraft and returned item NSF fees per day.

**Returned Item NSF Fee** \$37 each time TCF does not pay an item.

We do not charge a fee for declining ATM or debit card authorizations. There is a combined limit of 5 overdraft and returned item NSF fees per day.

**Overdraft Protection Fee** \$10 for each transfer or advance.

We charge this fee each day we transfer funds from a linked savings account, or advance funds from an overdraft protection line of credit account, to cover an overdraft. We also charge interest on the overdraft protection line of credit.

### Online Banking

<b>Online Banking</b>	\$0
<b>Mobile Banking</b>	\$0
<b>Text Banking</b>	\$0
<b>Bill Payment</b>	\$0
<b>Scanned Bill</b>	\$0.60 for each paper bill scanned into bill pay

## ATM, Debit and Charge Card

### TCF ATMs

<b>Withdrawals</b>	\$0
<b>Transfers</b>	\$0
<b>Deposits</b>	\$0
<b>Balance Inquiry</b>	\$0
<b>Mini-Statements</b>	\$1.50 each

TCF charges a fee whenever a TCF ATM is used to access a non-TCF account. A “TCF ATM” is an ATM with a sign that says either “TCF Express Teller” or “TCF.”

### Non-TCF ATMs

#### Within the state of Arizona

Withdrawals	\$0
Transfers	\$0
Balance Inquiry	\$0

#### Outside the state of Arizona

Withdrawals	\$3 each
Transfers	\$0
Balance Inquiry	\$2 each

#### Outside of the U.S.

Withdrawals	\$5 each
Transfers	\$0
Balance Inquiry	\$2 each

A “Non-TCF ATM” is any ATM that is not a TCF ATM. The operator of a Non-TCF ATM may charge fees in addition to those shown above, which will be displayed on the ATM screen before you complete your transaction.

**International Service Fee** 3% of the debit card transaction or ATM withdrawal

For card transactions conducted in or with a merchant located in a country other than the United States, whether or not there is a currency conversion.

**Debit Card Transaction** \$0

Some merchants may charge a fee.

## Miscellaneous

<b>Account Reconciliation and Research</b>	\$30 per hour 1 hour minimum
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### Card Delivery

Instant Issue (available in branches)	\$0
Standard Delivery (sent within 7-10 business days)	\$0
Expedited Delivery (sent within 2-4 business days)	\$9.95
Rush Delivery (sent within 1-2 business days)	\$24.95

<b>Check Cashing</b>	1% of check amount for printed payroll, government or U.S. Treasury checks.
	3% of check amount for all other check types.

If you need to cash a check and get immediate access to the funds, you should first see if you can cash the check against available funds in your account without paying a fee. This fee also applies to non-TCF account holders who cash a check you write to them at TCF.

<b>Check Orders</b>	Ask us
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You pay for checks you order. Prices vary with quantity and style. You are not required to order checks in order to get an account.

### Coin Counting for TCF Account Holders or ZEO Cardholders

Express Coin Machine	0% of total
Rolled Coin	0% of total
Loose Coin	5% of total

### Coin Counting for Non-TCF Account Holders

Express Coin Machine	8.9% of total
Rolled Coin	8.9% of total
Loose Coin	8.9% of total

### Collection Items

Sight Drafts presented for collection	\$30 per item, plus any third party fees.
Foreign Check drawn on financial institution outside the U.S.	\$50 per item, plus any third party fees.

<b>Collection Processing</b>	\$35 if TCF sends your account to a collection agency.
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### Copies

For copies of checks, deposit tickets, withdrawal tickets, and statements you request by phone or in branch.

Two copies per day	\$0
Each additional copy per day	\$5

<b>Deposited Item Returned</b>	\$20 per item you deposit or cash that is returned to TCF unpaid.
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<b>Dormant Account</b>	\$10 per month
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For checking and money market accounts with no activity for 365 consecutive days. "Activity" means any customer-initiated deposit or withdrawal and does not include interest credit or fees.

No fee for: (1) for any statement period in which your Minimum Account Balance is at least \$250; (2) account holders with a Minimum Combined Balance with TCF of at least \$5,000; or (3) Uniform Transfers to Minors Act and Uniform Gift to Minors Act Accounts. See back page for definitions.

<b>Escheat Processing</b>	\$35
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For "escheating" abandoned funds in your account to a state. TCF will reduce or waive this fee as necessary to comply with any applicable law.

<b>Excessive Withdrawals</b>	\$15 each
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For each transfer or withdrawal that exceeds six in a statement period as described under "Transaction Limitations" on page 19. Applies to savings and money market accounts only.

<b>Garnishments, Levies, or Attachments Served on TCF</b>	\$125 each
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**Mail Handling** \$5  
For undeliverable mail or an address update we receive from the post office.

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**Money Orders** \$5 each

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**Notary Service**  
Account Holders \$0  
Non-Account Holders \$1 per request

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**Official Checks** \$10 each  
(Service only available for TCF account holders)

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**Retirement Plan Closing** \$40 if closed  
(IRA, SEP) (except due to death, disability, or retirement)

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**Signature Guarantees** \$0  
(Service only available for TCF account holders and TCF stock certificate holders)

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**Statements** (Applies to checking accounts)  
Online statement\* \$0  
Online statement with check images\* \$0  
Paper statement without check images \$2 each  
Paper statement with check images \$3 each

These fees do not apply to consumer accounts where the primary account holder is younger than 18. For joint accounts, TCF will use the age of the customer whose tax identification number is associated with the account.

*\*Requires enrollment for online statements in TCF Online Banking.*

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**Statement Update** \$5 per request  
For a paper copy of any statement you request TCF to produce that is outside of your normal statement cycle.

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**Stop Payment** \$35 per request

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**Travelers Cheques** \$2 per \$100  
(Service only available for TCF account holders)

**Verification of Deposit Account** \$25 per request

This fee applies each time we provide information about your account to another party at your request (such as when you apply for a mortgage or authorize someone to audit your account). We may use a third party to provide the verification.

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**Wire Transfers**

Incoming \$15  
Outgoing Domestic \$30  
Outgoing International \$50

The wire recipient's bank may charge the recipient additional fees.

## TCF CHECKING PRODUCTS

### TCF Free Checking

Minimum Deposit Required to Open Account \$25

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Monthly Maintenance Fee \$0

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Earns Interest No

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#### Additional Provisions

- No fee for foreign checks deposited for collection.
  - Other fees apply.
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**See Additional Information starting on page 19.**

### TCF Free Student Checking

#### Account Requirement

You must be enrolled in school and under the age of 25.

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Minimum Deposit Required to Open Account \$25

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Monthly Maintenance Fee \$0

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Earns Interest No

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#### Additional Provisions

- TCF reserves the right to convert this account to another account type, with different fees, after you reach age 25. This is in addition to TCF's other rights to change the terms of your account contract.
  - No fee for foreign checks deposited for collection.
  - No fee for statements.
- 

**See Additional Information starting on page 19.**

## TCF Premier 62+ Checking

### Account Requirement

One customer must be at least 62 years old.

**Minimum Deposit Required to Open Account** \$25

**Monthly Maintenance Fee** \$9.95

### Monthly Maintenance Fee Waivers

- \$200 or more in Direct Deposits
- 15 or more Qualifying Withdrawals; or
- \$10,000 in Minimum Combined Balance

**Earns Interest** Yes

### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$ 0.01 - 2,499.99  
\$ 2,500.00 - 9,999.99  
\$ 10,000.00 - 49,999.99  
\$ 50,000.00 - 99,999.99  
\$ 100,000.00 - 249,999.99  
\$ 250,000.00 +

**Compounding and Crediting of Interest** Monthly

### Additional Provisions

- TCF fees waived for withdrawals at non-TCF ATMs within Arizona.
- TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs outside of Arizona or outside of the U.S.
- No fee for up to 4 money orders/official checks per day.
- No fee for Travelers Cheques.
- No fee for statements.

**See Additional Information starting on page 19.**

## TCF Premier Checking

**Minimum Deposit Required to Open Account** \$500

**Monthly Maintenance Fee** \$15

### Monthly Maintenance Fee Waivers

- \$2,500 Minimum Account Balance; or
- \$15,000 Minimum Combined Balance

**Earns Interest** Yes

### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$ 0.01 - 2,499.99  
\$ 2,500.00 - 9,999.99  
\$ 10,000.00 - 49,999.99  
\$ 50,000.00 - 99,999.99  
\$ 100,000.00 - 249,999.99  
\$ 250,000.00 +

**Compounding and Crediting of Interest** Monthly

### Additional Provisions

- TCF fees waived for withdrawals at non-TCF ATMs within Arizona.
- TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs outside of Arizona or outside of the U.S.
- No fee for up to 4 money orders/official checks per day.
- No fee for Travelers Cheques.
- No fee for statements.

**See Additional Information starting on page 19.**

## TCF SAVINGS PRODUCTS

### TCF Power Money Market

Minimum Deposit Required to Open Account \$50

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Monthly Maintenance Fee \$10

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#### Monthly Maintenance Fee Waivers

- \$1,500 Minimum Account Balance
- 

#### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	2,499.99
\$	2,500.00 -	9,999.99
\$	10,000.00 -	24,999.99
\$	25,000.00 -	49,999.99
\$	50,000.00 +	

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Compounding and Crediting of Interest Monthly

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#### Additional Provisions

- Checks may be requested for this account, but are not required.
  - This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.
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**See Additional Information starting on page 19.**



## TCF Power Savings

Minimum Deposit Required to Open Account \$25

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Monthly Maintenance Fee \$4

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### Monthly Maintenance Fee Waivers

- \$100 Minimum Account Balance
  - Upon request, no Monthly Maintenance Fee with direct deposit of social security benefits, if interest is credited from a TCF Certificate of Deposit, or for accounts for minors (under age 18).
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### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	499.99
\$	500.00 -	4,999.99
\$	5,000.00 -	24,999.99
\$	25,000.00 -	49,999.99
\$	50,000.00 +	

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Compounding and Crediting of Interest Quarterly

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### Additional Provisions

- TCF will waive the Monthly Maintenance fee for the first two months after account opening if the Minimum Deposit Required to Open Account is met at time of account opening.
  - This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.
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**See Additional Information starting on page 19.**

## TCF Premier Savings

### Account Requirement

- Account can only be opened in a branch.
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Minimum Deposit Required to Open Account \$50

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Monthly Maintenance Fee \$15

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### Monthly Maintenance Fee Waivers

- \$2,500 Minimum Account Balance; or
  - \$15,000 Minimum Combined Balance
- 

### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	2,499.99
\$	2,500.00 -	9,999.99
\$	10,000.00 -	49,999.99
\$	50,000.00 -	99,999.99
\$	100,000.00 -	249,999.99
\$	250,000.00 +	

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Compounding and Crediting of Interest Quarterly

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### Additional Provisions

- TCF fees waived for withdrawals at non-TCF ATMs within Arizona.
  - TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs outside of Arizona or outside of the U.S.
  - No fee for up to 4 money orders/official checks per day.
  - No fee for Travelers Cheques.
  - This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.
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**See Additional Information starting on page 19.**

## TCF Elite Savings

### Account Requirements

- Account can only be opened in a branch.
- New money required—the money to fund the account is not currently on deposit with TCF Bank.
- Limit one TCF Elite Savings account per person.

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**Minimum Deposit Required to Open Account** \$50

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**Monthly Maintenance Fee** \$10

### Monthly Maintenance Fee Waivers

- \$1,000 Minimum Account Balance

### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	999.99
\$	1,000.00 -	9,999.99
\$	10,000.00 -	99,999.99
\$	100,000.00 -	249,999.99
\$	250,000.00 -	999,999.99
\$	1,000,000.00 +	

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**Compounding and Crediting of Interest** Quarterly

### Additional Provisions

- This account is subject to transaction limitations. See the section called “Transaction Limitations” in this booklet.

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**See Additional Information starting on page 19.**

## TCF Regular Savings

### Account Requirement

Account can only be opened in a branch.

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**Minimum Deposit Required to Open Account** \$50

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**Monthly Maintenance Fee** \$4

### Monthly Maintenance Fee Waivers

- \$300 Minimum Account Balance
- Upon request, no Monthly Maintenance Fee with direct deposit of social security benefits, if interest is credited from a TCF Certificate of Deposit, or for accounts for minors (under age 18).

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**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield** \$0.01

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**Compounding and Crediting of Interest** Quarterly

### Additional Provisions

This account is subject to transaction limitations. See the section called “Transaction Limitations” in this booklet.

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**See Additional Information starting on page 19.**

## Cash Management Retirement/Education

### Account Requirement

Account can only be opened in a branch.

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**Minimum Deposit Required to Open Account** \$50

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**Monthly Maintenance Fee** \$5

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### Monthly Maintenance Fee Waivers

- \$1,000 Minimum Account Balance (\$250 for Education Savings)
  - Upon request, no Monthly Maintenance Fee if account has a minimum automatic transfer deposit of \$25 or more per month from a TCF checking account.
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**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield** \$0.01

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**Compounding and Crediting of Interest** Quarterly

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### Additional Provisions

This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.

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**See Additional Information starting on page 19.**

## TCF IRA Savings

### Account Requirement

Account can only be opened in a branch.

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**Minimum Deposit Required to Open Account** \$50

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**Monthly Maintenance Fee** \$0

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**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield** \$0.01

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**Compounding and Crediting of Interest** Quarterly

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### Additional Provisions

- Also includes TCF SEP Savings IRA.
  - Retirement Plan Closing fee waived.
  - This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.
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**See Additional Information starting on page 19.**

## ADDITIONAL INFORMATION

### Definitions

Capitalized terms in this brochure have the meaning stated in TCF's Terms and Conditions for Checking and Savings Accounts, which is part of your account contract with TCF.

### Rate and Fee Information

**Minimum Deposit Required to Open Account.** The minimum deposit required to open an account is shown in this booklet or in a separate disclosure that we give you, and this 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.** If your Account pays interest, we may change the interest rate on your Account at our discretion. We may do so without giving you advance notice of the change.

**Frequency of Rate Changes.** If your Account pays interest, we may change the interest rate on your Account at any time.

**Limitations on Rate Changes.** If your Account pays interest, 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 of compounding and crediting of interest is shown in this booklet or in a separate disclosure that we give you. These vary by account type. For accounts that compound monthly, we credit interest on the last day of the statement period. For accounts that compound quarterly, we credit interest on the last day of the calendar quarter. For accounts that compound annually, we credit and compound interest on the last day of the calendar year (December 31st).

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

**Account Balance.** For purposes of this *Deposit Account Services and Prices Schedule*, to determine the balance in your Account or amount on deposit for any day, we use your Account balance at the end of the Business Day after all Items we receive for processing before the applicable cutoff times have been posted to your Account (including deposits and withdrawals). 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 we post them to your Account.

A deposit of a noncash item, such as a check, is "collected" and therefore included in your "collected" account balance when we

receive credit for the deposit and the funds are fully available to TCF. 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.

When the terms "Average Account Balance" or "Average Daily Balance" are used, we determine this by adding together your Account balance for each day in the statement period (as described above) and then divide the total by the number of days in the statement period.

**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 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). See the section called "Account Balance" to determine how your collected balance is determined.

**When Interest Begins to Accrue on Noncash Deposits.** If your Account pays interest, interest begins to accrue on deposits of noncash items (for example, checks) when the item is "collected."

**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 collected 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 1 rate, Tier 2 rate, etc.). Once you meet the minimum collected balance required to earn the disclosed interest rate and annual percentage yield, we will pay the disclosed interest rate 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 "Account Balance" to determine how your collected balance is determined.

**Monthly Maintenance Fee.** If your Account has a monthly maintenance fee, we assess the fee monthly and charge it to your Account at the end of the statement period. We will not assess a monthly maintenance fee if your Account meets certain conditions ("waivers"), which are shown in this booklet or in a separate disclosure that TCF gives you.

**Minimum Account Balance.** If your Account has a monthly maintenance fee that can be waived if you maintain a Minimum Account Balance, the term, "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. If your Account qualifies for this waiver, we will not assess a maintenance fee on your Account in any statement period for which you maintain the

required minimum balance in the Account.

**Minimum Combined Balance.** If your Account has a monthly maintenance fee that can be waived if you maintain a Minimum Combined Balance, the term “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. If your Account qualifies for this waiver, we will not assess a maintenance fee on your Account in any statement period for which you maintain the required Minimum Combined Balance in all your TCF accounts.

We determine account ownership for purposes of this section 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, we will not consider that account 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.

To determine the combined balance of all of your checking and savings accounts with TCF, we use your Account balance(s) on the last Business Day of the calendar month just before 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 accounts 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 determine whether you owe a monthly maintenance fee separately for each regular statement period that is included in the combined statement. To do this, we use your Account balance(s) on the last Business Day of the calendar month just before the last day of the regular statement period that is included in the combined statement.

*Example:* For a statement period that runs from April 13th to July 12th, we use the combined balance of all of your accounts as of April 30th to determine if you owe a monthly maintenance fee for your April-May statement period. We use the combined balance of all of your accounts as of May 31st to determine if you owe a monthly maintenance fee for your May-June statement period, and so on. In these examples, we assume the last calendar day of the month is a Business Day.

**Direct Deposit(s).** If your Account has a monthly maintenance fee that can be waived with direct deposit, we will not assess a maintenance fee in a statement period for which you meet the minimum direct deposit requirement. If your Account is inactive and several regular statement periods are combined into a single statement, you must meet the minimum direct deposit requirement 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.

**Qualifying Withdrawals.** If your Account has a monthly maintenance fee that can be waived with Qualifying Withdrawals, the term “Qualifying Withdrawals” means

withdrawals made during the statement period consisting of: (1) debit card purchases, not including ATM withdrawals or gift card purchases; (2) withdrawals using TCF’s online bill payment service; (3) ACH (automated) withdrawals; and (4) checks you write against your Account that TCF pays. If your Account qualifies for this waiver, we will not assess a maintenance fee on your Account in a statement period for which you make the minimum number of Qualifying Withdrawals.

## 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 or money market account during a month or monthly statement period: (1) to another Account you have with TCF or to a third party by pre-authorized or automatic transfer; (2) by telephone, fax or online banking; (3) by check or draft (if you can write checks or drafts against your Account); (4) by debit card (if we have issued a Card for your Account); or (5) by similar order by you and payable to third parties. See the section called “Limits on Withdrawals and Transfer Requests” in the *Terms and Conditions for Checking and Savings Accounts* for additional information on these limits.

None of the transactions described above can be performed on 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 (by check TCF sends you).

Additional transaction limits are stated in your Account Contract.

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## *Contact Us*

### Customer Service

1-800-TCF-BANK (1-800-823-2265)

612-TCF-BANK (612-823-2265)  
in the Twin Cities metro area

**TTY (hearing impaired)**  
1-800-343-6145 or 612-339-3075

TCF National Bank  
ATTN Customer Service  
1405 Xenium Lane North  
Plymouth, MN 55441

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

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