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# *Deposit Account Services and Prices Schedule*

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Effective November 1, 2018





## SERVICES AND FEES

This schedule applies to accounts opened Arizona, Colorado, Illinois, Michigan, Minnesota, South Dakota, Wisconsin 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.

### Account Balancing and Research

\$30 per hour billed in 15 minute increments.

### TCF ATMs

A “TCF ATM” is an ATM with a sign that says either “TCF Express Teller” or “TCF.”

TCF ATMs Withdrawals	\$0
Transfers	\$0
Deposits	\$0
Balance Inquiry	\$0
Mini-Statements	\$1.50 each

TCF charges a fee whenever a TCF ATM is used to access a non-TCF account.

### Non-TCF ATMs

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 below, which will be displayed on the ATM screen before you complete your transaction.

Withdrawals within the U.S.*	\$3 each
Transfers	\$0
Balance Inquiry*	\$2 each
Withdrawals outside of the U.S.	\$5 each

\*These fees do not apply in AZ for accounts opened in AZ

### Audit Confirmation

\$10 per item

### Bags

Locked Zipper \$25 each  
Vinyl Zipper \$5 each

### Bill Payment

Standard Delivery \$0\*

\*Additional fees may apply for expedited bill payment delivery, when available.

### Card Delivery

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

### Check Cashing

- 1% of check amount for printed payroll, government or U.S. Treasury checks.
- 3% of check amount for all other check types.
- Minimum fee is \$1.00.

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.

### Check Orders

For most account types, you pay for checks you order. Prices vary with quantity and style.

### Coin Counting for TCF Account Holders

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.

### Collection Processing

\$35 if TCF sends your account to a collection agency.

### Currency Ordered

\$0.30 per \$100

### Debit Card Transaction

For card purchases at an ATM or merchant where you enter your PIN.

Accounts Opened on or after 6/25/13	\$0
Accounts opened in AZ, CO, MN, SD	\$0
Accounts opened in IL, MI and WI prior to 6/25/13.	\$.30 each; monthly statement cycle limit of \$5

**Deposited Item Returned**

\$20 per item you deposit or cash that is returned to TCF unpaid.

**Digital Banking**

\$0

**Document Requests or Subpoenas**

\$5 per paper copy item or per electronic disk.

For copies of documents you request, such as checks, deposits, and statements. The Account Balancing and Research fee shown above may also apply.

**Dormant Account**

\$10 per month

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.

**Escheat Processing**

\$35

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.

**Excessive Withdrawals**

\$15 each

For each transfer or withdrawal that exceeds six in a month or monthly statement period as described under "Transaction Limitations" on page 9. Applies to savings and money market accounts only.

**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.

**Legal Process**

\$125 each

For each legal order or process that requires us to freeze, attach, or withhold funds, such as a garnishment, levy, writ or attachment. TCF will reduce or waive this fee as necessary to comply with any applicable law.

**Mail Handling**

\$5

For undeliverable mail or an address update received from the post office.

**Mobile Deposit**

\$0

**Money Orders**

\$5 each

**Notary Service**

Account Holders	\$0
Non-Account Holders	\$1 per request / \$.50 in Wisconsin

**Official Checks**

\$10

(Service only available for TCF account holders.)

**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 account, per day.

This fee does not apply to savings accounts or Base Accounts.

**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 (APR) on the overdraft protection line of credit.

**Retirement Plan Closing (IRA, SEP)**

\$40 if closed (except due to death, disability or retirement)

**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 account, per day.

**Rolled Coin Purchase**

\$0.10 per roll

**Safe Deposit Boxes (where offered)**

Replacement Key	\$25
Lock Drilling	\$125
Box Rental	Varies by size and location

**Signature Guarantees**

Service only available for TCF account holders and TCF stock certificate holders: \$0

## TCF CONSUMER CHECKING PRODUCTS

### Statements

Online statement*	\$0
Online statement with check images*	\$0
Paper statement without check images	\$2 each
Paper statement with check images	\$3 each

Applies to checking accounts. 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 Digital Banking.

### 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.

### Stop Payment

\$35 per request

### Travelers Cheques

Service only available for TCF account holders: \$2 per \$100

### 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.

### Wire Transfers

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

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

See Additional Information starting on page 8.

### TCF Free Checking

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$0
Earns Interest	No

Additional Provisions

- Other fees apply.

### TCF Premier Checking

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$15
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>• \$2,500 Minimum Account Balance; or</li> <li>• \$15,000 Minimum Combined Balance</li> </ul>
Compounding and Crediting of Interest	Monthly

Additional Provisions

- TCF fees waived at non-TCF ATMs.
- No fee for money orders/official checks.
- No fee for Travelers Cheques.
- No International Service Fee for debit card transactions.
- No fee for statements.
- Free checks (in certain styles).
- No fee for wire transfers.
- No fee for overdraft protection transfers.

### TCF Base Account

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$4
Earns Interest	No

Additional Provisions

- We will decline your debit card, ATM, check, electronic transactions, and transfers that exceed your available balance at the time of the transaction.
- No overdraft or returned item NSF fees.

### 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	<ul style="list-style-type: none"> <li>• \$200 or more in Direct Deposits; or</li> <li>• 15 or more Qualifying Withdrawals; or</li> <li>• \$10,000 in Minimum Combined Balance</li> </ul>
Compounding and Crediting of Interest	Monthly

#### Additional Provisions

- TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs.
- No fee for up to 4 combined money orders/official checks per day.
- No fee for Travelers Cheques.
- No fee for statements.
- "Qualifying Withdrawals" means (1) debit card purchases, not including ATM withdrawals or gift card purchases; (2) withdrawals using TCF's digital bill payment service; (3) ACH (automated) withdrawals; and (4) checks you write against your Account that TCF pays.

### TCF Free Student Checking

Account Requirement	You must be age 18-24
Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$0
Earns Interest	No

#### Additional Provisions

- This account will convert to Free Checking when you reach age 25.
- No fee for statements.
- Other fees apply.

### TCF Teen Checking

Account Requirement	This account is only offered to individuals age 14-17, and requires a parent or guardian of that individual to be a joint account holder on the account.
Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$0
Earns Interest	No

#### Additional Provisions

- We will decline your debit card, ATM, check, electronic transactions, and transfers that exceed your available balance at the time of the transaction.
- You may incur a \$15 Overdraft Fee for any recurring debit card transactions we pay that draws your available balance negative, or a \$15 Returned Item NSF Fee for any non-debit card transaction that is returned unpaid. There is a combined limit of 2 Overdraft or NSF fees per day.
- No fee for Official Checks and Money Orders.
- No TCF fee for up to 2 withdrawals at non-TCF ATMs per statement cycle.
- The TCF Teen Checking account will automatically convert to a TCF Student Checking account when the minor account holder turns 18 years of age. The parent or guardian will remain on the converted account unless the customer initiates a request to remove the parent or guardian from the account.

## TCF SMALL BUSINESS CHECKING PRODUCTS

See Additional Information starting on page 8.

### TCF Small Business Checking

Minimum Deposit Required to Open Account	\$100
Monthly Maintenance Fee	\$4.95
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>15 or more Qualifying Withdrawals; or</li> <li>\$2,500 in Minimum Average Account Balance</li> </ul>
Earns Interest	No

#### Additional Provisions

- First 200 deposited items are \$0. A fee of \$0.25 applies for each deposited item over 200 per month.
- First 200 inclearings are \$0. A fee of \$0.25 applies for each inclearing over 200 per month. Inclearings include for example checks written and check card transactions.
- TCF reserves the right to convert your account into another type if item counts are excessive.
- "Qualifying Withdrawals" means (1) debit card purchases, not including ATM withdrawals or gift card purchases; (2) withdrawals using TCF's digital bill payment service; (3) ACH (automated) withdrawals; and (4) checks you write against your Account that TCF pays.

### TCF Premier Business Checking

Minimum Deposit Required to Open Account	\$100
Monthly Maintenance Fee	\$20
Monthly Maintenance Fee Waivers	\$5,000 in Minimum Average Account Balance
Earns Interest	No

#### Additional Provisions

- No monthly fee for online, mobile and text banking service. A fee of \$0.40 applies for each bill payment over 25 per month.
- No fee for the first 1,000 combined deposited items, ACH debits/credits and withdrawals (e.g., outgoing wires, cash withdrawals at TCF ATMs and checks written). A fee of \$0.35 applies for each item over 1,000 per month.
- Cash deposit fee of \$0.10 per \$100
- No fee for statements.

## TCF Free Community Group Checking

Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$0
Earns Interest	No

#### Additional Provisions

- Other fees apply

## TCF CONSUMER SAVINGS PRODUCTS

See Additional Information starting on page 8.

Savings products are subject to transaction limitations. See the section called "Transaction Limitations" on page 9.

### TCF Free Savings

Account Requirement	<ul style="list-style-type: none"> <li>Account is only available to TCF consumer checking account customers.</li> <li>Limit one TCF Free Savings account per person.</li> </ul>
Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$0
Compounding and Crediting of Interest	Quarterly

#### Additional Provisions

- Other fees may apply.

### TCF Power Money Market

Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$10
Monthly Maintenance Fee Waivers	\$1,500 Minimum Account Balance
Compounding and Crediting of Interest	Monthly

#### Additional Provisions

- Checks may be requested for this account, but are not required.

### TCF Power Savings

Minimum Deposit Required to Open Account	\$25
Monthly Maintenance Fee	\$4
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>\$100 Minimum Account Balance</li> <li>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).</li> </ul>
Compounding and Crediting of Interest	Quarterly

#### Additional Provisions

- TCF will waive the Monthly Maintenance fee for the first 2 months after account opening if the Minimum Deposit Required to Open Account is met at time of account opening.

### TCF Premier Savings

Account Requirement	Account can only be opened in a branch.
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$15
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>\$2,500 Minimum Account Balance; or</li> <li>\$15,000 Minimum Combined Balance</li> </ul>
Compounding and Crediting of Interest	Quarterly

#### Additional Provisions

- TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs.
- No fee for up to 4 combined money orders/official checks per day.
- No fee for Travelers Cheques.

### TCF Performance Savings

Account Requirement	<ul style="list-style-type: none"> <li>Account can only be opened in a branch.</li> <li>New money required—the money to fund the account is not currently on deposit with TCF Bank.</li> <li>Limit one TCF Performance Savings account per person.</li> </ul>
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$10
Monthly Maintenance Fee Waivers	\$1,000 Minimum Account Balance
Compounding and Credit of Interest	Quarterly

### TCF Regular Savings

Account Requirement	Account can only be opened in a branch.
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$4
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>\$300 Minimum Account Balance</li> <li>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).</li> </ul>
Compounding and Crediting of Interest	Quarterly



### Cash Management Retirement/Education

Account Requirement	Account can only be opened in a branch.
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$5
Monthly Maintenance Fee Waivers	<ul style="list-style-type: none"> <li>\$1,000 Minimum Account Balance (\$250 for Education Savings)</li> <li>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.</li> </ul>
Compounding and Credit of Interest	Quarterly

### TCF IRA Savings

Account Requirement	Account can only be opened in a branch.
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$0
Compounding and Crediting of Interest	Quarterly

#### Additional Provisions

- Also includes TCF SEP Savings IRA.
- Retirement Plan Closing fee waived.

## TCF SMALL BUSINESS SAVINGS PRODUCTS

See Additional Information starting on page 8.

Savings products are subject to transaction limitations. See the section called "Transaction Limitations" on page 9.

### TCF Regular Savings

Account Requirement	Account can only be opened in a branch.
Minimum Deposit Required to Open Account	\$50
Monthly Maintenance Fee	\$4
Monthly Maintenance Fee Waivers	\$300 Minimum Account Balance
Minimum Balance Required to Obtain Disclosed Annual Percentage Yield	\$0.01
Compounding and Crediting of Interest	Quarterly

### TCF Small Business Money Market

Minimum Deposit Required to Open Account	\$250
Monthly Maintenance Fee	\$10
Monthly Maintenance Fee Waivers	\$1,000 Minimum Account Balance
Compounding and Crediting of Interest	Monthly

#### Additional Provisions

- Checks may be requested for this account, but are not required.

### TCF Business Premier Money Market

Account Requirement	<ul style="list-style-type: none"> <li>Limit one Business Premier Money Market account per business</li> <li>New Money is required.</li> <li>Account can only be opened in a branch</li> </ul>
Minimum Deposit Required to Open Account	\$250
Monthly Maintenance Fee	\$10
Monthly Maintenance Fee Waivers	\$1,000 Minimum Account Balance
Compounding and Crediting of Interest	Monthly

#### Additional Provisions

- Checks may be requested for this account, but are not required.

## 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, interest will be calculated through the last day of the statement period and compounded and 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**

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.

#### **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 a month or monthly 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).

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.

### **Minimum Average Account Balance**

If your Account has a monthly maintenance fee that can be waived if you maintain a Minimum Average Account Balance, the term "Minimum Average Account Balance" means the minimum average daily amount you need to maintain on deposit in your Account to avoid the maintenance fee. This varies by product. If your Account qualifies for this waiver, no maintenance fee will be assessed on your Account in any statement period if you maintain the required minimum average daily balance in the Account during the statement period. To determine 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. To determine the average daily balance of your Account, we add together your Account balance for each day in the statement period and then divide the total by the number of days in the statement period.

(2) by telephone, fax or digital 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 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 preauthorized 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.

## **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;

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## **Contact Us**

**Customer Service**  
1-800-823-2265

**TTY (hearing impaired)**  
1-800-343-6145

TCF National Bank  
Attn: Customer Service  
Mail Code: PCC-2D-W  
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Plymouth, MN 55441

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