

## TCF Bank Checking Account Summary—All States (except Arizona)

<b>Account Opening and Usage</b>	Account Types	Basic Accounts: TCF Free Checking, TCF Free Student Checking Special Accounts: TCF Premier 50+ Checking, TCF Premier 62+ Checking Premium Accounts: TCF Premier Checking, TCF Premier Checking Plus
	Minimum Deposit Needed to Open Account	\$25 for Basic Accounts \$25 for Special Accounts \$500 for Premium Accounts
	Monthly Maintenance Fee	\$0 for Basic Accounts \$9.95 for Special Accounts \$15 for Premium Accounts
	Requirements to Waive Monthly Maintenance Fee	N/A for Basic Accounts \$10,000 for Special and Premier Accounts minimum combined account balances OR 15 qualifying withdrawals (OR also for Premier 62+ Checking \$200+ in direct deposits) \$15,000 for Premium Accounts minimum combined account balances OR \$2,500+ minimum account balance
	Interest Bearing	No for Basic Accounts Yes for Special Accounts Yes for Premium Accounts
	ATM Fees <i>(for using an ATM in TCF's ATM network)</i>	\$0 for withdrawals, balance inquiries, and transfers. Fees may apply for other services.
	ATM Fees <i>(for using an ATM outside of TCF's ATM network)</i>	\$3 per withdrawal in the U.S., plus any fee the ATM operator charges \$5 per withdrawal outside of the U.S., plus 3% of transaction, plus any fee the ATM operator charges \$2 per balance inquiry, plus any fee the ATM operator charges
	Non-Sufficient Funds (NSF) Fee	\$37 for each item we do not pay because it exceeds your available account balance. This is also called Returned Item NSF Fee.
	Deposited Item Returned Fee	\$20 for each item that you cash or deposit that is rejected because the payer did not have enough money in his or her account or for other reasons.
	Stop Payment Fee	\$35 per item to stop payment for up to 6 months
	Account Closing Fee	\$0
	Statement Fees	\$0 for online statements \$2 for paper statements (waived for Premium Accounts, Special Accounts, Free Student Checking and account holders younger than 18)
	Other Service Fees	Please see TCF's <i>Deposit Account Services and Prices Schedule</i> for a list of additional service fees.
<b>Overdraft Options</b>	<b>Option A:</b> No Overdraft Service	If you decline any kind of overdraft service, TCF will not pay your overdrafts and will decline your ATM or debit card transactions that exceed your available account balance at the time you use your card. NSF fees may apply. See the Explanatory Note below.
	<b>Option B:</b> Overdraft Transfer from Linked Savings Account	\$10 per automated overdraft protection transfer from a linked TCF savings account
	<b>Option C:</b> Overdraft Transfer from Line of Credit	18% Annual Percentage Rate on outstanding account balances (subject to credit approval) \$10 for each advance from an overdraft protection line of credit.
	<b>Option D:</b> Overdraft Fee	\$37 for each item we pay that exceeds your available account balance. We also offer the option for an overdraft fee charged daily rather than per item. See Explanatory Note below.
	Maximum Number of Overdraft Fees per Day	5 You will only be charged this number of overdraft fees per day, even if we elect to cover additional overdrafts. Returned Item NSF fees also count towards this limit.
	Minimum Amount Required to Trigger an Overdraft Fee	\$5 If you are overdrawn by this amount or less, you will not incur an overdraft fee. \$1 If we pay an item that overdraws your account and the item is less than this amount, you will not incur an overdraft fee.
	Extended Overdraft Fee	\$0
	<b>Explanatory Note:</b> We will decline one-time debit card and ATM transactions at no cost to you if they exceed your available account balance at the time you use your card unless you ask for (opt-in to) overdraft service for these transactions. If you opt-in, we may, in our discretion, approve these transactions. We may pay overdrafts due to other transactions unless you opt-out of overdraft service for these transactions. If you opt-out, we will decline any transaction that exceeds your available balance.	

<b>Processing Policies</b>	<p>Posting Order <i>(The order in which withdrawals and deposits are processed)</i></p> <p>TCF's current practice for processing the most common transactions on accounts is generally as follows:</p> <ul style="list-style-type: none"> <li>• <b>First</b>, we process deposits made before the cutoff time before we process withdrawals.</li> <li>• <b>Second</b>, we process certain priority withdrawals before others (e.g., those not described in one of the other categories below). We generally process these transactions in groups in chronological order within each group based on the date and time of the transaction.</li> <li>• <b>Third</b>, we generally process ATM and Card withdrawals in chronological order based on a date and time associated with the transaction.</li> <li>• <b>Fourth</b>, we generally process checks in lowest-to-highest order based on check number.</li> <li>• <b>Fifth</b>, we generally process automated (ACH) withdrawals scheduled for payment on a Business Day in chronological order based on when we receive the electronic file for the withdrawals.</li> <li>• <b>Sixth</b>, we process certain account fees, such as monthly maintenance fees, ATM withdrawal fees, paper statement fees and overdraft fees on daily overdraft fee accounts.</li> </ul>
	<p>Deposit Hold Policy <i>(When funds deposited to your account are available)</i></p> <ul style="list-style-type: none"> <li>• Wire transfers, direct deposits, cash deposits with a teller, cash deposits at TCF ATMs that accept cash deposits, and the first \$250 of aggregate check deposits with a teller: Same Business Day.</li> <li>• Check deposit at ATM: 1 Business Day.</li> <li>• Cashier check, government check, check drawn on TCF Bank, or postal money order deposit with teller: 1 Business Day (except for the portion available Same Business Day).</li> <li>• Other check deposits with a teller: 2 Business Days (except for the portion available Same Business Day).</li> <li>• Longer delays may apply for new accounts.</li> </ul> <p><i>A "Business Day" is a non-holiday weekday. The end of a Business Day varies by TCF location, but it is no earlier than 2:00 PM.</i></p>
<b>Dispute Resolution</b>	<p>Your contract with TCF includes an arbitration agreement. If there is a dispute between you and TCF, and the dispute is covered by the arbitration agreement, then either you or TCF may require the dispute to be resolved by arbitration. This means that: (1) the dispute would be resolved by an arbitrator, not a court; (2) you and TCF would not have the right to a jury or court trial to resolve the dispute; and (3) you and TCF would not have the right to pursue the claim as a class action. You have the right to reject the arbitration agreement within 30 days of account opening.</p>

**This disclosure page is a summary only of TCF's most widely used consumer checking products (excludes TCF Choice Checking), and is not part of your account contract with TCF. For an explanation of your account contract, including other service charges, please refer to TCF's *Deposit Account Services and Prices Schedule* and TCF's *Terms and Conditions for Checking and Savings Accounts*.**