

## Account Summary for TCF Free Student Checking

### Account Opening and Usage

Minimum Deposit Needed to Open Account	\$25	At least one account holder must be age 25 or younger.
Monthly Maintenance Fee (for active accounts)	\$0	
Requirements to Waive Monthly Maintenance Fee	N/A	
Interest Bearing	No	
ATM Fees (for using an ATM in TCF's ATM network)	\$0	for withdrawals, balance inquiries, and transfers. Fees may apply for other services.
ATM Fees (for using an ATM outside of TCF's ATM network)	\$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. For accounts opened in Arizona, \$0 per withdrawals, balance inquiries and transfers within the state of Arizona.
Non-Sufficient Funds (NSF) Fee	\$37	for each time we do not pay an item because it exceeds your available account balance. This is also called Returned Item NSF Fee, and does not apply to debit card transactions.
Deposited Item Returned Fee	\$20	for each item that you cash or deposit that is returned because the payer did not have enough money in his or her account or for other reasons.
Stop Payment Fee	\$35	per request to stop payment for up to 6 months
Account Closing Fee	\$0	
Statement Fees	\$0	for online or paper statements
Other Service Fees		Please see TCF's <i>Deposit Account Services and Prices Schedule</i> for a list of additional service fees.

### Overdraft Options

Overdraft Service Election: ATM and Everyday Debit Card Transactions		
No Service (Opt-Out)	\$0	We will decline your ATM and debit card transactions (e.g. a purchase at a retailer) that exceed your account's available balance at the time of the transaction. You will not be charged a fee for the declined transaction.
Yes Service (Opt-In)	\$37	For each ATM and debit card transaction we authorize and pay, at our discretion.
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 an item paid overdraws your account 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	
Overdraft Protection Transfer Options:		
Overdraft Transfer from Linked Savings Account	\$10	per automated overdraft protection transfer from a linked TCF savings account
Overdraft Transfer from Line of Credit	\$10	for each advance from the overdraft protection line of credit, plus 18% Annual Percentage Rate on outstanding account balances (subject to credit approval).

Explanatory Note: We may pay or return overdrafts due to checks and other electronic transactions.

## Processing Policies

Posting Order  
(The order in which withdrawals and deposits are processed)

We post deposits before withdrawals. The most common account transactions will post to your account in the following order:

1. All deposits and other account credits made before the cutoff time.
2. Branch transactions/online & mobile payments/fees, including: teller withdrawals, wire transfers, returned deposits or adjustments, automated line of credit payments, account transfers, online bill payments, check printing fees and overdraft or NSF fees from the previous processing day.
3. ATM withdrawals and debit card purchases.
4. Checks paid from your account in check number order, starting with the lowest number.
5. All other withdrawals, including electronic (ACH) payments, monthly maintenance fees, ATM withdrawal fees, paper statement fees.

Funds Availability  
(When funds deposited to your account are available)

- Wire transfers, direct deposits, cash deposits with a teller, cash deposits at TCF ATMs that do not require a deposit envelope, and the first \$250 of aggregate check deposits with a teller: Day of Deposit.
- Other deposits at ATM: 1 Business Day.
- Cashier's check, government check, check drawn on TCF Bank, or U.S. postal money order deposit with a teller: 1 Business Day upon request (except for the portion available Day of Deposit).
- Check deposits using the TCF mobile deposit service will be Available Funds as disclosed in the mobile deposit service (when making the deposit) and TCF's *Digital Banking Agreement*.
- Other check deposits with a teller: 2 Business Days (except for the portion available Day of Deposit).
- Longer delays may apply for new accounts.

## Dispute Resolution

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.

This disclosure page is a summary only, and is not part of any account contract with TCF. For an explanation of account terms, 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*.