**What does TCF Bank do with your personal information?**

**FACTS**

<table>
<thead>
<tr>
<th>Why?</th>
<th>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</th>
</tr>
</thead>
</table>
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include:  
  - Social Security Number and income  
  - Account balances and payment history  
  - Transaction history and credit scores |
| How? | All financial companies need to share customers’ personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers’ personal information; the reasons TCF chooses to share; and whether you can limit this sharing. |

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does TCF share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to consumer reporting agencies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**To limit our sharing**

- Tell us your preferences online at tcfbank.com/privacyelection or,
- Complete, detach, and send us the mail-in form below.

**Please note**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?**

Call 1-800-TCF-BANK (1-800-823-2265) or for TTY (hearing impaired) phone service 1-800-343-6145 or 612-339-3075
Joint marketing

What does TCF protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does TCF collect my personal information?

We collect your personal information, for example, when you:
- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Pay your bills or use your credit or debit card
- Make adjustments to your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can’t I limit all sharing?

Federal law gives you the right to limit only:
- Sharing for affiliates to market to you
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
- Our affiliates include companies with a TCF name; financial companies such as an insurance agency and motor vehicle finance company, and nonfinancial companies such as our parent company.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- Nonaffiliates we share include mortgage companies, insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, retailers, direct marketing companies, airlines, publishers, and government agencies.
- Check printers and non-profit organizations.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- Our joint marketing partners include insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, and check printers.

Who is providing this notice?

TCF National Bank and any affiliate (see definition below) that does not have a separate privacy policy.

Who we are

TCF National Bank

What we do

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TCF National Bank

Other Important Information

Our affiliate companies include:
- TCF National Bank
- TCF Servicing Company, LLC
- TCF Foundation
- TCF Insurance Agency, Inc.
- Gateway One Lending & Finance, LLC
- TCF Agency Insurance Services, Inc.
- TCF Financial Corporation
- TCF Foundation
- TCF Insurance Agency, Inc.
- Gateway One Lending & Finance, LLC
- TCF Servicing Company, LLC
- TCF Agency Insurance Services, Inc.
- TCF Financial Corporation

If you have an account relationship with Gateway One Lending & Finance LLC, Gateway’s privacy policy applies to Gateway’s use of your personal and account information.

This notice applies to personal information of individuals but not to information of legal entities (such as corporations, partnerships, LLCs, etc).

State Privacy Laws: State laws may provide you with other privacy protections. To the extent these state laws apply, we will comply with them when sharing your personal information.

To summarize:

- California Residents: We will not disclose your nonpublic personal information to affiliates if you have directed us not to disclose the information, unless you consent to the disclosure or as allowed by law. We will not disclose your nonpublic personal information to nonaffiliates without your consent (except to service your account or under a joint marketing agreement we have with another financial institution) or as allowed by law.
- Connecticut and North Dakota Residents: We will not disclose your financial records to any affiliates or nonaffiliates without your consent, except as allowed by law.
- Illinois Residents: We will not disclose your financial records or financial information to any nonaffiliates without your consent, except as allowed by law.
- Nevada Residents: We may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at 1-800-827-2065 or write us at TCF Bank Marketing, PCC-1D-D, 1405 Xenium Lane N, Plymouth, MN 55441. When writing us, you must provide us with your name, address, account number, and the telephone number you want placed on this list. You can call or write our customer service department at the above telephone number and address, for more information about your opt-out rights. In addition, Nevada residents can contact the Nevada Attorney General for more information about their opt-out rights by calling 775-684-1000, emailing bgipinfo@bg.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717. You are being provided this notice under Nevada state law.
- Vermont Residents: We will not disclose your financial information to our affiliates without your consent (except information about our transactions or experiences with you), or as allowed by law. We will not disclose your financial information to nonaffiliates without your consent, except as allowed by law.

State Privacy Laws: State laws may provide you with other privacy protections. To the extent these state laws apply, we will comply with them when sharing your personal information.

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- Illinois Residents: We will not disclose your financial records or financial information to any nonaffiliates without your consent, except as allowed by law.
- Nevada Residents: We may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at 1-800-827-2065 or write us at TCF Bank Marketing, PCC-1D-D, 1405 Xenium Lane N, Plymouth, MN 55441. When writing us, you must provide us with your name, address, account number, and the telephone number you want placed on this list. You can call or write our customer service department at the above telephone number and address, for more information about your opt-out rights. In addition, Nevada residents can contact the Nevada Attorney General for more information about their opt-out rights by calling 775-684-1000, emailing bgipinfo@bg.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717. You are being provided this notice under Nevada state law.
- Vermont Residents: We will not disclose your financial information to our affiliates without your consent (except information about our transactions or experiences with you), or as allowed by law. We will not disclose your financial information to nonaffiliates without your consent, except as allowed by law.

For example, we may disclose your financial information without your consent to service your account or under a joint marketing agreement we have with another financial institution.

Mail-in Form

Mark any/all you want to limit:
- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

TCF, TCF Bank logo and Gateway One Lending & Finance are trademarks owned by TCF Financial Corporation.

TCF PRIVACY POLICY

IF YOU HAVE ALREADY INFORMED US OF YOUR PRIVACY ELECTION, YOU DO NOT NEED TO SUBMIT YOUR ELECTION EACH YEAR.