



Overdraft Protection Savings Transfer Service TCF National Bank

Note: This service is not available for Money Market Accounts or Zeo Savings accounts.

This *Overdraft Protection Savings Transfer Service* disclosure is part of your Account Contract with us. In this disclosure, capitalized terms have the meaning stated in TCF's *Terms and Conditions for Checking and Savings Accounts*.

TCF's Overdraft Protection Savings Transfer Service (the "Service") automatically transfers funds from your TCF savings account to your TCF checking account when items posted to your checking account exceed your Available Balance ("overdraw") by more than \$5. "Items" include for example checks, check card transactions, and other withdrawals and transfers.

The amount automatically transferred will be the amount needed to bring your checking account's Available Balance to \$0, plus the overdraft protection fee, but not to exceed the savings account's Available Balance. If we receive more than one Item for payment in a day that together exceeds your savings account's Available Balance, we will make transfers in the order in which the Items are processed, or "Posted" to your checking account. However, we will disregard any Item that (including the transfer fee) exceeds your savings account's Available Balance. We will not make a transfer if your savings account is dormant or funds in the account are restricted.

We charge an overdraft protection fee for each transfer using the Service, which we will deduct from your checking account. However, we will not charge more than one overdraft protection fee per day. We will deduct the applicable overdraft and returned item NSF fees from your checking account for any Items not covered by the transfer.

You must designate a savings account for making transfers to your checking account using the Service, but you may designate only one such account. The savings account must be opened in the same state as your checking account. Money Market Accounts and ZEO Savings Account products are not eligible for the Service.

Enrollment in the Service is free. Contact us to enroll for the Service and to verify whether or not a transfer has taken place (see phone numbers below). You can unenroll from the Service at any time by contacting us. All the terms of your Account Contract apply to the Service.

We reserve the right to limit or stop the Service at any time upon notice to you. You can cancel the Service by contacting us. You may call: 1-800-823-2265, TTY 1-800-343-6145. It may take up to two Business Days for us to complete the enrollment or unenrollment process.

See TCF's *Deposit Account Services and Prices Schedule* for the amount of the overdraft protection fee and other services and fees applicable to your Account. All services and fees are subject to change.

Limits on Withdrawals and Transfer Requests

Under federal regulation, you are limited to six transfers or withdrawals (or a combination of transfers or withdrawals) from a savings account during a month or monthly statement period, including transfers or withdrawals using the Service. This includes the following types of transfers or withdrawals:

- To another account you have with TCF or to a third party by pre-authorized or automatic transfer (including overdraft protection transfers);
- By telephone, fax, or digital banking service;
- By check or draft (if you can write checks or drafts against your Account);
- By Debit Card Transaction (if we have issued a Card for your Account); or
- By similar order by you and payable to third parties.

We may process a transfer even though it exceeds the monthly limit. You are therefore responsible for monitoring transfers and withdrawals from your savings account, including transfers using the Service, and will be responsible for any fee we charge when the monthly limits are exceeded. If you go over these limits, we may: (1) change your type of Account; (2) close your Account; or (3) end your right to transfer or withdraw funds from your Account by telephone or digital banking request, automatic transfer/withdrawal, or preauthorized withdrawal. In the case of Accounts that you can write checks against, we may also end your right to transfer or withdraw funds by check, draft, or debit card or similar order made by you and payable to third parties. We may also refuse to allow withdrawals or transfers that go over these limits and may charge you a fee for requesting those withdrawals or transfers. We do 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 (via a check TCF sends to you).