

## Account Summary for TCF Campus Card Checking

### Account Opening and Usage

Minimum Deposit Needed to Open Account	\$0	
Monthly Maintenance Fee (for active accounts)	\$0	
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)	\$0	for up to 4 withdrawals per statement cycle in the states of MN & SD, \$3 for each additional withdrawal, plus any fee the ATM operator charges.
	\$0	No TCF fee for withdrawals within the U.S., but outside the states of MN and SD (the ATM operator may charge a fee).
	\$0	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 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 denied debit card transactions.
Deposited Item Returned Fee	\$20	for each item that you cash or deposit that is returned unpaid 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
Inactivity Fee	\$10	monthly fee for accounts with no activity for 365 consecutive days
Account Closing Fee	\$0	
Statement Fees	\$0	for online or paper statements
Other Service Fees		This is not a complete list of service fees. Please see TCF's <i>Deposit Account Services and Prices Schedule</i> for a list of other fees.

### Overdraft Options

Overdraft Service Election: ATM and Everyday Debit Card Transactions		
Fee for No Overdraft 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.
Overdraft Fee for Overdraft Service (Opt-In)	\$37	For each ATM and debit card transaction we authorize at our discretion and pay.
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 we pay an item that 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 (subject to credit approval), plus 18% Annual Percentage Rate on outstanding account balances.

Explanatory Note: We may pay overdrafts due to checks and other electronic transactions (not involving the use of a debit card) unless you opt-out of overdraft service for these transactions. If you opt-out, we will not pay any transaction that exceeds your available balance and a \$37 NSF fee may apply for each transaction. If you do not opt-out a \$37 fee may apply for each overdraft transaction.

## 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/digital & mobile payments/fees, including: teller withdrawals, wire transfers, returned deposits or adjustments, automated line of credit payments, account transfers, digital 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, transfers from another TCF deposit account, 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 or using mobile deposit: Same Business Day.
- Other deposits at ATMs: 1 Business Day.
- Checks written from TCF accounts, deposits made at a TCF ATM, U.S. Treasury checks, U.S. Postal money orders, government checks and cashier's checks deposited in branch (upon request): 1 Business Day (except for the portion available Same Business Day).
- Other check deposits with a teller: 2 Business Days (except for the portion available Same Business Day).
- Longer delays may apply for new accounts.

## Dispute Resolution

Your contract with us includes an arbitration agreement. If there is a dispute between you and us, and the dispute is covered by the arbitration agreement, then either you or we 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) neither of us would have the right to a jury or court trial to resolve the dispute; and (3) neither of us would 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 of TCF's Campus Card Checking products offered to students, staff and faculty of the University of Minnesota, and is not part of your account contract with TCF. Please note that we have agreed to pay fees to the University for these accounts. 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*.

YOU DO NOT NEED THIS ACCOUNT TO RECEIVE OR USE YOUR U CARD OR TO RECEIVE YOUR FEDERAL STUDENT AID.