

What You Need to Know About Overdrafts and Overdraft Fees

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

➤ What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if TCF pays my overdraft?

Under our standard overdraft practices:

For all accounts other than TCF Choice Checking:

- We charge an overdraft fee of \$37 for each item paid. We do not charge an overdraft fee for items paid under \$1. We do not charge an overdraft fee for items paid in a processing day if your account is overdrawn by \$5 or less at end of that day.
- There is a combined limit of 5 overdraft and returned item NSF fees per day.

For TCF Choice Checking:

- We charge \$28 each day for the first five days your account is overdrawn by more than \$5, and \$14 each day for the next five days your account is overdrawn by more than \$5.
- This fee is limited to one per calendar day.

➤ What if I want TCF to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, stop by any TCF branch, visit tcfbank.com, or call us at 1-866-823-4472 or 1-800-343-6145 (hearing impaired). You may also provide your consent at select TCF automated teller machines, or by sending a written request, including your name, address, date of request, and account number(s), to us at:

TCF National Bank
1405 Xenium Lane
OPS-SD-G
Plymouth, MN 55441

➤ What if I want to revoke my decision to have TCF authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you opt-in and decide later that you want to revoke your decision to have TCF authorize and pay overdrafts on ATM and everyday debit card transactions, stop by any TCF branch, visit tcfbank.com, or call us at 1-866-823-4472 or 1-800-343-6145 (hearing impaired). You may also revoke your decision at select TCF automated teller machines, or by sending a written request, including your name, address, date of request, and account number(s), to us at:

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1405 Xenium Lane
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Plymouth, MN 55441

If you decide that you do not want us to authorize and pay overdrafts for other types of transactions, such as checks and other transactions made using your checking account number, ACH (electronic) transactions, or automatic bill payments, call us at 1-866-823-4472 or 1-800-343-6145 (hearing impaired) or send a written request including your name, address, date of request, and account number to the address shown above. We charge a fee for returning items without paying them (NSFs).