



Overdraft Protection Transfer Service Agreement TCF National Bank (“We” and “Us”)

Note: This service is not available for Choice Checking accounts (Type 161).

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

TCF’s Overdraft Protection Transfer Service (the “Service”) automatically transfers funds from the savings account you designate to the checking account you designate 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 your savings account’s Available Balance is not enough to cover all items that overdraw your checking account, plus the transfer fee, the transfer will cover as many of the items as possible in the order posted. We will not make a transfer if your savings account is dormant or funds 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 may only designate one savings account for making transfers to your checking account using the Service. The savings account must be opened in the same state as your checking account.

Enrollment in the Service is free. To enroll, you must complete the *Authorization Agreement for Overdraft Protection Transfer Service*. You can unenroll from the Service at any time by contacting us. All the terms of your Account Contract apply to the Service.

If there is more than one owner on the savings account or checking account, any one owner can enroll for the Service as long as that person is an owner on both accounts. Otherwise, the ownerships on the accounts do not have to match. Any owner of the checking account or savings account can also unenroll from the Service at any time by contacting us. It may take up to two Business Days for us to complete the enrollment or unenrollment process.

We reserve the right to limit or stop the Service at any time upon written notice to you. You may call 1-800-TCFBANK (1-800-823-2265), 612-823-2235 (Twin Cities), or TTY (hearing impaired) service, contact us at 1-800-343-6145 (Toll Free) or 612-339-3075 (Twin Cities) to verify whether or not a transfer has taken place or if you have any questions about the fee assessed.

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

Limits on Withdrawals and Transfer Requests

By 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. 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 online banking;
- By check or draft (if you can write checks or drafts against your account);
- By debit card (if we have issued a debit card for your account); or
- By similar order by you and payable to third parties.

We will charge you \$15 for each transfer or withdrawal that exceeds these limits. If you continuously exceed these limits, we may convert your account to a checking account or close the account.



Authorization Agreement for Overdraft Protection Transfer Service

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Complete and sign the appropriate section below to enroll, change, or end your Overdraft Protection Transfer Service (the "Service"). The Service will provide an automated transfer from the savings account you designate to the checking account you designate when items (such as checks, check card transactions, and other withdrawals and transfers) presented on your checking account exceed your account's Available Balance. These transfers are subject to the terms below and TCF's *Overdraft Protection Transfer Service Agreement* on the reverse side.

Enroll in Service / Change Service

Debit Savings Account #: _____ Credit Checking Account #: _____

Customer Name: _____ Customer ID: _____

By signing below, you authorize TCF National Bank ("TCF") to automatically transfer funds from the savings account you designate above to the checking account you designate above according to the terms of TCF's *Overdraft Protection Transfer Service Agreement* on the reverse side. Please note that funds in your savings account will not be taken into account when authorizing Check Card transactions on your checking account. By signing, you understand it could take up to two Business Days from TCF's receipt of your signed Authorization Agreement to establish the Service for you.

By signing below, you agree to the terms above and acknowledge that you received a copy of this signed Authorization Agreement and TCF's *Overdraft Protection Transfer Service Agreement*.

Authorized Signer ("You" and "Your"): _____ Date: _____

End Service

Debit Savings Account #: _____ Credit Checking Account #: _____

Customer Name: _____ Customer ID: _____

By signing below, you authorize TCF National Bank ("TCF") to discontinue automatic transfers from the savings account designated above to the checking account designated above. By signing, you understand it could take up to two Business Days to end the Service.

Authorized Signer: _____ Date: _____

For Internal Use Only

Bank #: _____ Branch #: _____ Teller #: _____

Verify account ownership, account type, and bank number. Both accounts must be opened in the same state.

Send the completed form to Corporate Support at CorporateSupport@tcfbank.com. Provide copy of the signed form and agreement to customer and file original in filmable teller work.