



TCF Elevate Savings

Truth-in-Savings Act Disclosures

ADDITIONAL SERVICES AND PRICES

| | | | | | | | | | | | | | | | | | | | |
|--|--|--------------|--------|--------|----|------------|----------|----|-------------|-----------|----|-------------|-----------|----|--------------|--------------|----|----------------|--|
| Minimum Deposit Required to Open Account | \$25 | | | | | | | | | | | | | | | | | | |
| Monthly Maintenance Fee | \$10 | | | | | | | | | | | | | | | | | | |
| No Monthly Maintenance Fee in a Statement Period if | \$1,000 Minimum Account Balance | | | | | | | | | | | | | | | | | | |
| Minimum Balance Required to Obtain Disclosed Annual Percentage Yield* | <table> <tr> <td>\$</td> <td>0.01 -</td> <td>999.99</td> </tr> <tr> <td>\$</td> <td>1,000.00 -</td> <td>9,999.99</td> </tr> <tr> <td>\$</td> <td>10,000.00 -</td> <td>24,999.99</td> </tr> <tr> <td>\$</td> <td>25,000.00 -</td> <td>99,999.99</td> </tr> <tr> <td>\$</td> <td>100,000.00 -</td> <td>2,999,999.99</td> </tr> <tr> <td>\$</td> <td>3,000,000.00 +</td> <td></td> </tr> </table> | \$ | 0.01 - | 999.99 | \$ | 1,000.00 - | 9,999.99 | \$ | 10,000.00 - | 24,999.99 | \$ | 25,000.00 - | 99,999.99 | \$ | 100,000.00 - | 2,999,999.99 | \$ | 3,000,000.00 + | |
| \$ | 0.01 - | 999.99 | | | | | | | | | | | | | | | | | |
| \$ | 1,000.00 - | 9,999.99 | | | | | | | | | | | | | | | | | |
| \$ | 10,000.00 - | 24,999.99 | | | | | | | | | | | | | | | | | |
| \$ | 25,000.00 - | 99,999.99 | | | | | | | | | | | | | | | | | |
| \$ | 100,000.00 - | 2,999,999.99 | | | | | | | | | | | | | | | | | |
| \$ | 3,000,000.00 + | | | | | | | | | | | | | | | | | | |
| Compounding and Crediting of Interest | Quarterly | | | | | | | | | | | | | | | | | | |

*Please refer to TCF's Deposit Rate Sheets for current interest rates and annual percentage yields.

ACCOUNT OPENING REQUIREMENTS AND LIMITATIONS

1. New money required, the money to fund the account is not currently on deposit with TCF Bank.
2. Limit one TCF Elevate Savings account per person.
3. Account can only be opened in a branch.

TRANSACTION LIMITATIONS

By federal regulation, you may not make more than six transfers or withdrawals (or a combination of transfers or withdrawals) from a savings or money market account during a month or monthly statement period. Transfers and withdrawals, for purposes of this limit, include:

- preauthorized, automatic transfers (including, but not limited to, transfers from the savings account for overdraft protection or direct bill payments), and
- transfers and withdrawals initiated by telephone, fax, or online banking, and
- transfers made by check, debit card, or other similar order made by the depositor and payable to third parties.

An Excessive Withdrawal Fee will apply to this account: \$15 for each transfer or withdrawal that exceeds the regulatory limit described above.

Other types of transfers, such as withdrawals or transfers made in person at the bank, by mail, or by using an ATM, do not count toward the six-per-month limit. Also, a withdrawal request initiated by telephone does not count toward the transfer limit when the withdrawal is disbursed via check mailed to the depositor.

IMPORTANT ADDITIONAL INFORMATION

This document sets forth fees TCF National Bank ("TCF") charges for banking services, and is part of your Account Contract with TCF. Your Account Contract governs the use of your Account. This document, including the above chart, accompanies the brochure called TCF's *Deposit Account Services and Prices Schedule* and is considered part of that brochure. See TCF's *Deposit Account Services and Prices Schedule* for additional terms, conditions, definitions, and fees applicable to this Account. TCF may change, increase, or add to the fees shown in this document as permitted in your Account Contract. Capitalized terms in this document have the meaning stated in TCF's *Terms and Conditions for Checking and Savings Accounts* or TCF's *Deposit Account Services and Prices Schedule*.

Deposit Account Services and Prices Schedule

Effective June 1, 2019



SERVICES AND FEES

This schedule shows the fees TCF National Bank (“we,” “us,” “our,” and “TCF”) charges for banking services, and is part of your contract with TCF that governs the use of your account. You may also be required to pay fees for services you obtain from third parties not affiliated with TCF. TCF may receive a portion of these third-party fees (markup). TCF may change, increase, or add to the fees shown in this schedule and will notify you as required in your account contract. Some fees may be waived, depending on account type. See Additional Information starting on page 9.

Account Balancing and Research

\$30 per hour billed in 15 minute increments.

TCF ATMs

A “TCF ATM” is an ATM with a sign that says either “TCF Express Teller” or “TCF.”

| | |
|----------------------|-------------|
| TCF ATMs Withdrawals | \$0 |
| Transfers | \$0 |
| Deposits | \$0 |
| Balance Inquiry | \$0 |
| Mini-Statements | \$1.50 each |

TCF charges a fee whenever a TCF ATM is used to access a non-TCF account.

Non-TCF ATMs

A “Non-TCF ATM” is any ATM that is not a TCF ATM. The operator of a Non-TCF ATM may charge fees in addition to those shown below, which will be displayed on the ATM screen before you complete your transaction.

| | |
|---------------------------------|----------|
| Withdrawals within the U.S.* | \$3 each |
| Transfers | \$0 |
| Balance Inquiry* | \$2 each |
| Withdrawals outside of the U.S. | \$5 each |

*These fees do not apply in AZ for accounts opened in AZ

Audit Confirmation

\$10 per item

Bags

Locked Zipper \$25 each

Vinyl Zipper \$5 each

Bill Payment

| | |
|--------------------|---------------------------|
| Standard Delivery | \$0 each bill payment |
| Same Day Delivery* | \$12.95 each bill payment |
| Overnight Delivery | \$14.95 each bill payment |

*Same Day Delivery is not available for all bill payments.

Card Delivery

| | |
|--------------------|---|
| Instant Issue | \$0 (available in branches)* |
| Standard Delivery | \$0 (sent within 7-10 business days) |
| Expedited Delivery | \$9.95 (sent within 2-4 business days) |
| Rush Delivery | \$24.95 (sent within 1-2 business days) |

*Additional fees may apply for replacement cards.

Check Cashing (within ZEO)

- 1% of check amount for printed payroll, government or U.S. Treasury checks.
- 3% of check amount for all other check types.
- Minimum fee is \$1.00.

If you need to cash a check and get immediate access to the funds, you should first see if you can cash the check against available funds in your account without paying a fee. This fee also applies to non-TCF account holders who cash a check you write to them at TCF.

Check Orders

For most account types, you pay for checks you order. Prices vary with quantity and style.

Coin Counting for TCF Account Holders

| | |
|----------------------|-------------|
| Express Coin Machine | 0% of total |
| Rolled Coin | 0% of total |
| Loose Coin | 5% of total |

Coin Counting for Non-TCF Account Holders

| | |
|----------------------|---------------|
| Express Coin Machine | 8.9% of total |
| Rolled Coin | 8.9% of total |
| Loose Coin | 8.9% of total |

Collection Items

- Sight Drafts presented for collection \$30 per item, plus any third party fees.
- Foreign Check drawn on financial institution outside the U.S. \$50 per item, plus any third party fees.

Collection Processing

\$35 if TCF sends your account to a collection agency.

Currency and Rolled Coin Orders

- Currency: \$0.30 per \$100*
- Rolled Coin: \$0.10 per roll*

*These fees apply to small business customers only.

Debit Card Transaction

For card purchases at an ATM or merchant where you enter your PIN.

| | |
|---|--|
| Accounts Opened on or after 6/25/13 | \$0 |
| Accounts opened in AZ, CO, MN, SD | \$0 |
| Accounts opened in IL, MI and WI prior to 6/25/13 | \$.30 each; monthly statement cycle limit of \$5 |

Deposited Item Returned

\$20 per item you deposit or cash that is returned to TCF unpaid.

Document Requests or Subpoenas

\$5 per paper copy item or per electronic disk.

For copies of documents you request, such as checks, deposits, and statements. The Account Balancing and Research fee shown above may also apply.

Dormant Account

\$10 per month

For checking, savings, and money market accounts with no activity for 365 consecutive days. "Activity" means any customer-initiated deposit or withdrawal and does not include interest credit or fees.

No fee for: (1) for any statement period in which your Minimum Account Balance is at least \$250; (2) account holders with a Minimum Combined Balance with TCF of at least \$5,000; or (3) Uniform Transfers to Minors Act and Uniform Gift to Minors Act Accounts. See back page for definitions.

Escheat Processing

\$35

For "escheating" abandoned funds in your account to a state. TCF will reduce or waive this fee as necessary to comply with any applicable law.

Excessive Withdrawals

\$15 each

For each transfer or withdrawal that exceeds six in a month or monthly statement period as described under "Transaction Limitations" on page 10. Applies to savings and money market accounts only.

International Service Fee

3% of the debit card transaction or ATM withdrawal.

For card transactions conducted in or with a merchant located in a country other than the United States, whether or not there is a currency conversion.

Legal Process

\$125 each

For each legal order or process that requires us to freeze, attach, or withhold funds, such as a garnishment, levy, writ, or attachment. TCF will reduce or waive this fee as necessary to comply with any applicable law.

Mail Handling

\$5

For undeliverable mail or an address update received from the post office.

Money Orders

\$5 each

Notary Service

| | |
|---------------------|---|
| Account Holders | \$0 |
| Non-Account Holders | \$1 per request / \$.50 in Wisconsin |

Official Checks

\$10

(Service only available for TCF account holders.)

Overdraft Fee

\$37 for each item TCF pays.

No overdraft fee for items TCF pays in a processing day if your account is overdrawn by \$5 or less at the end of that day. No overdraft fee for items TCF pays that are less than \$1. There is a combined limit of 5 overdraft and returned item NSF fees per account, per day.

This fee does not apply to savings accounts or Base Accounts.

Overdraft Protection Fee

\$10 for each transfer or advance.

We charge this fee each day we transfer funds from a linked savings account, or advance funds from an overdraft protection line of credit account, to cover an overdraft. We also charge interest (APR) on the overdraft protection line of credit.

Retirement Plan Closing (IRA, SEP)

\$40 if closed (except due to death, disability, or retirement)

Returned Item NSF Fee

\$37 each time TCF does not pay an item.

We do not charge a fee for declining ATM or debit card authorizations. There is a combined limit of 5 overdraft and returned item NSF fees per account, per day.

Safe Deposit Boxes (where offered)

| | |
|-----------------|-----------------------------|
| Replacement Key | \$25 |
| Lock Drilling | \$125 |
| Box Rental | Varies by size and location |

Signature Guarantees

Service only available for TCF account holders and TCF stock certificate holders: \$0

TCF CONSUMER CHECKING PRODUCTS

Statements

| | |
|--------------------------------------|----------|
| Online statement* | \$0 |
| Online statement with check images* | \$0 |
| Paper statement without check images | \$3 each |
| Paper statement with check images | \$4 each |

Applies to checking accounts. These fees do not apply to consumer accounts where the primary account holder is younger than 18. For joint accounts, TCF will use the age of the customer whose tax identification number is associated with the account.

*Requires enrollment for online statements in TCF Digital Banking.

Statement Update

\$5 per request

For a paper copy of any statement you request TCF to produce that is outside of your normal statement cycle.

Stop Payment

\$35 per request

Verification of Deposit Account

\$25 per request

This fee applies each time we provide information about your account to another party at your request (such as when you apply for a mortgage or authorize someone to audit your account). We may use a third party to provide the verification.

Wire Transfers

| | |
|------------------------|------|
| Incoming | \$15 |
| Outgoing Domestic | \$30 |
| Outgoing International | \$50 |

The wire recipient's bank may charge the recipient additional fees.

See Additional Information starting on page 9.

TCF Free Checking

| | |
|--|------|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Earns Interest | No |

Additional Provisions

- Other fees apply.

TCF Premier Checking

| | |
|--|--|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$15 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> • \$2,500 Minimum Account Balance; or • \$15,000 Minimum Combined Balance |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- TCF fees waived at non-TCF ATMs. The ATM operator may charge a fee.
- No fee for money orders/official checks.
- No International Service Fee for debit card transactions.
- No fee for paper statements.
- Free checks (in certain styles).
- No fee for wire transfers.
- No fee for overdraft protection transfers.

TCF Base Account

| | |
|--|------|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$4 |
| Earns Interest | No |

Additional Provisions

- We will decline your debit card, ATM, check, electronic transactions, and transfers that exceed your available balance at the time of the transaction.
- No overdraft or returned item NSF fees.
- Checks not available.

TCF Premier 62+ Checking

| | |
|--|---|
| Account Requirement | One customer must be at least 62 years old. |
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$9.95 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> \$200 or more in direct deposits; or 15 or more Qualifying Withdrawals; or \$10,000 in Minimum Combined Balance |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- TCF fees waived for up to 2 withdrawals per statement cycle at non-TCF ATMs. The ATM operator may charge a fee.
- No fee for up to 4 combined money orders/official checks per day.
- No fee for paper statements.
- “Qualifying Withdrawals” means (1) debit card purchases, not including ATM withdrawals or gift card purchases; (2) withdrawals using TCF’s digital bill payment service; (3) ACH (automated) withdrawals; and (4) checks you write against your Account that TCF pays.

TCF Free Student Checking

| | |
|--|-----------------------|
| Account Requirement | You must be age 18-24 |
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Earns Interest | No |

Additional Provisions

- This account will convert to Free Checking when you reach age 25.
- No fee for paper statements.
- Other fees apply.

TCF Teen Checking

| | |
|--|--|
| Account Requirement | This account is only offered to individuals age 14-17, and requires a parent or guardian of that individual to be a joint account holder on the account. |
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Earns Interest | No |

Additional Provisions

- We will decline your debit card, ATM, check, electronic transactions, and transfers that exceed your available balance at the time of the transaction.
- You may incur a \$15 overdraft fee for any recurring debit card transactions we pay that draws your available balance negative, or a \$15 returned item NSF fee for any non-debit card transaction that is returned unpaid. There is a combined limit of 2 overdraft or returned item NSF fees per day.
- No fee for Official Checks and Money Orders.
- No fee for paper statements.
- No TCF fee for up to 2 withdrawals at non-TCF ATMs per statement cycle. The ATM operator may charge a fee.
- The TCF Teen Checking account will automatically convert to a TCF Student Checking account when the minor account holder turns 18 years of age. The parent or guardian will remain on the converted account unless the customer initiates a request to remove the parent or guardian from the account.

TCF Campus Card Checking

| | |
|--|--|
| Account Requirement | This Account is only available to students, faculty, and staff of the universities listed below. These universities have entered into an agreement with TCF to offer Campus Card Checking Accounts. <ul style="list-style-type: none"> University of Minnesota Twin Cities and Duluth |
| Minimum Deposit Required to Open Account | \$0 |
| Monthly Maintenance Fee | \$0 |
| Earns Interest | No |

Additional Provisions

- TCF fee waived for up to 4 withdrawals per statement cycle at non-TCF ATMs in the states of Minnesota and South Dakota. TCF fee waived for any withdrawals at non-TCF ATMs outside the states of Minnesota and South Dakota and outside of the U.S. The ATM operator may charge a fee.
- No fee for paper statements.
- No fee for select styles of checks. Checks not required to obtain an account.
- No fee for the deposit of foreign checks. Third parties may charge a fee.
- In addition, university faculty and staff pay no fees for official checks and money orders.
- TCF reserves the right to change your account type, including applicable services and prices, to another checking account type consistent with the terms of our agreements with your college or university.

TCF Alumni Checking

| | |
|--|--|
| Account Requirement | This Account is only available to a University of MN alumni or a season ticket holder to any Gopher Athletics program. |
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- TCF fee waived for up to 2 withdrawals per statement cycle at non-TCF ATMs. The ATM operator may charge a fee.
- First order of checks free (on select styles).

TCF SMALL BUSINESS CHECKING PRODUCTS

See Additional Information starting on page 9.

TCF Small Business Checking

| | |
|--|---|
| Minimum Deposit Required to Open Account | \$100 |
| Monthly Maintenance Fee | \$4.95 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> 15 or more Qualifying Withdrawals; or \$2,500 in Minimum Average Account Balance |
| Earns Interest | No |

Additional Provisions

- First 200 deposited items are \$0. A fee of \$0.25 applies for each deposited item over 200 per month.
- First 200 inclearings are \$0. A fee of \$0.25 applies for each inclearing over 200 per month. Inclearings include for example checks written and check card transactions.
- TCF reserves the right to convert your account into another type if item counts are excessive.
- "Qualifying Withdrawals" means (1) debit card purchases, not including ATM withdrawals or gift card purchases; (2) withdrawals using TCF's digital bill payment service; (3) ACH (automated) withdrawals; and (4) checks you write against your Account that TCF pays.

TCF Premier Business Checking

| | |
|--|--|
| Minimum Deposit Required to Open Account | \$100 |
| Monthly Maintenance Fee | \$20 |
| Monthly Maintenance Fee Waivers | \$5,000 in Minimum Average Account Balance |
| Earns Interest | No |

Additional Provisions

- No monthly fee for online, mobile and text banking service. A fee of \$0.40 applies for each bill payment over 25 per month.
- No fee for the first 1,000 combined deposited items, ACH debits/credits and withdrawals (e.g., outgoing wires, cash withdrawals at TCF ATMs, and checks written). A fee of \$0.35 applies for each item over 1,000 per month.
- Cash deposit fee of \$0.10 per \$100.
- No fee for paper statements.

TCF Free Community Group Checking

| | |
|--|------|
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$0 |
| Earns Interest | No |

Additional Provisions

- Other fees apply.

TCF CONSUMER SAVINGS PRODUCTS

See Additional Information starting on page 9.

Savings products are subject to transaction limitations. See the section called "Transaction Limitations" on page 10.

TCF Free Savings

| | |
|--|---|
| Account Requirement | <ul style="list-style-type: none"> Account is only available to TCF consumer checking account customers. Limit one TCF Free Savings account per person. |
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Compounding and Crediting of Interest | Quarterly |

Additional Provisions

- Other fees may apply.

TCF Power Money Market

| | |
|--|---------------------------------|
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$10 |
| Monthly Maintenance Fee Waivers | \$1,500 Minimum Account Balance |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- Checks may be requested for this account, but are not required.

TCF Power Savings

| | |
|--|--|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$4 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> \$100 Minimum Account Balance Upon request, no Monthly Maintenance Fee with direct deposit of social security benefits, if interest is credited from a TCF Certificate of Deposit, or for accounts for minors (under age 18). |
| Compounding and Crediting of Interest | Quarterly |

Additional Provisions

- TCF will waive the Monthly Maintenance fee for the first 2 months after account opening if the Minimum Deposit Required to Open Account is met at time of account opening.

TCF Performance Savings

| | |
|--|---|
| Account Requirement | <ul style="list-style-type: none"> Account can only be opened in a branch. New money required—the money to fund the account is not currently on deposit with TCF Bank. Limit one TCF Performance Savings account per person. |
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$10 |
| Monthly Maintenance Fee Waivers | \$1,000 Minimum Account Balance |
| Compounding and Credit of Interest | Quarterly |

TCF Regular Savings

| | |
|--|--|
| Account Requirement | Account can only be opened in a branch. |
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$4 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> \$300 Minimum Account Balance Upon request, no Monthly Maintenance Fee with direct deposit of social security benefits, if interest is credited from a TCF Certificate of Deposit, or for accounts for minors (under age 18). |
| Compounding and Crediting of Interest | Quarterly |

ZEO Savings

| | |
|--|-----------|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Compounding and Crediting of Interest | Quarterly |

Additional Provisions

- Permitted Transactions:
 - Deposits or withdrawals in the branch.
 - ACH deposits or ACH payments.
- Transactions not allowed:
 - ATM withdrawals.
 - Debit card purchases.
 - TCF Online Bill Payments.
 - Online or phone banking transfers to another account.
 - Overdraft Protection transfers to a linked to checking account.

No Interest ZEO Savings

| | |
|--|------|
| Minimum Deposit Required to Open Account | \$25 |
| Monthly Maintenance Fee | \$0 |
| Compounding and Crediting of Interest | N/A |

Additional Provisions

- Permitted Transactions:
 - Deposits or withdrawals in the branch.
 - ACH deposits or ACH payments.
- Transactions not allowed:
 - ATM withdrawals.
 - Debit card purchases.
 - TCF Online Bill Payments.
 - Online or phone banking transfers to another account.
 - Overdraft Protection transfers to a linked to checking account.

Cash Management Retirement/Education

| | |
|--|--|
| Account Requirement | Account can only be opened in a branch. |
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$5 |
| Monthly Maintenance Fee Waivers | <ul style="list-style-type: none"> \$1,000 Minimum Account Balance (\$250 for Education Savings) Upon request, no Monthly Maintenance Fee if account has a minimum automatic transfer deposit of \$25 or more per month from a TCF checking account. |
| Compounding and Credit of Interest | Quarterly |

TCF IRA Savings

| | |
|--|---|
| Account Requirement | Account can only be opened in a branch. |
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$0 |
| Compounding and Crediting of Interest | Quarterly |

Additional Provisions

- Also includes TCF SEP Savings IRA.
- Retirement Plan Closing fee waived.

TCF SMALL BUSINESS SAVINGS PRODUCTS

See Additional Information starting on page 9.

Savings products are subject to transaction limitations. See the section called "Transaction Limitations" on page 10.

TCF Regular Savings

| | |
|--|---|
| Account Requirement | Account can only be opened in a branch. |
| Minimum Deposit Required to Open Account | \$50 |
| Monthly Maintenance Fee | \$4 |
| Monthly Maintenance Fee Waivers | \$300 Minimum Account Balance |
| Minimum Balance Required to Obtain Disclosed Annual Percentage Yield | \$0.01 |
| Compounding and Crediting of Interest | Quarterly |

TCF Small Business Money Market

| | |
|--|---------------------------------|
| Minimum Deposit Required to Open Account | \$250 |
| Monthly Maintenance Fee | \$10 |
| Monthly Maintenance Fee Waivers | \$1,000 Minimum Account Balance |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- Checks may be requested for this account, but are not required.

TCF Business Premier Money Market

| | |
|--|--|
| Account Requirement | <ul style="list-style-type: none"> Limit one Business Premier Money Market account per business. New Money is required. Account can only be opened in a branch. |
| Minimum Deposit Required to Open Account | \$250 |
| Monthly Maintenance Fee | \$10 |
| Monthly Maintenance Fee Waivers | \$1,000 Minimum Account Balance |
| Compounding and Crediting of Interest | Monthly |

Additional Provisions

- Checks may be requested for this account, but are not required.

ADDITIONAL INFORMATION

Definitions

Capitalized terms in this brochure have the meaning stated in TCF's Terms and Conditions for Checking and Savings Accounts, which is part of your Account Contract with TCF.

Minimum Deposit Required to Open Account

The minimum deposit required to open an account is shown in this booklet or in a separate disclosure that we give you, and varies by account type.

Interest Rate and Annual Percentage Yield Information

If your Account pays interest, the current interest rate and annual percentage yield are shown in TCF's Current Rates and Yields schedule. Your interest rate and annual percentage yield may change. Any fees would reduce earnings.

Determination of Rate

If your Account pays interest, we may change the interest rate on your Account at our discretion. We may do so without giving you advance notice of the change.

Frequency of Rate Changes

If your Account pays interest, we may change the interest rate on your Account at any time.

Limitations on Rate Changes

If your Account pays interest, there is no limitation on the amount by which the interest rate on your Account may change.

Frequency of Compounding and Crediting of Interest

If your Account pays interest, the frequency of compounding and crediting of interest is shown in this booklet or in a separate disclosure that we give you. These vary by account type. For accounts that compound monthly, interest will be calculated through the last day of the statement period and compounded and credited on the last day of the statement period. For accounts that compound quarterly, interest will be calculated through the last day of the calendar quarter and compounded and credited on the last business day of the quarter. For accounts that compound annually, interest will also be calculated through December 31st and compounded and credited on the last business day of the year.

Effect of Closing an Account

If your Account pays interest, you will not forfeit interest if your Account is closed before we credit accrued interest. No interest accrues for the day on which your Account is closed.

Account Balance

For purposes of this Deposit Account Services and Prices Schedule, to determine the balance in your Account or amount on deposit for any day, we use your Account balance at the end of the Business Day after all Items we receive for processing before the applicable Cutoff Times have been posted to your Account (including deposits and withdrawals). If a day is not a Business Day, we use your Account balance as of the last day that was a Business Day. Transactions you make, including

deposits, are not taken into consideration until we post them to your Account. A deposit of a Noncash Item, such as a check, is "collected" and therefore included in your "collected" account balance when we receive credit for the deposit and the funds are fully available to TCF. We rely on the availability schedule of our Federal Reserve Bank or correspondent bank, or the availability we receive from the paying bank or subsequent collecting bank, as applicable, to determine when credit is received. This period is generally up to two Business Days after the Day of Deposit. When the terms "Average Account Balance" or "Average Daily Balance" are used, we determine this by adding together your Account balance for each day in the statement period (as described above) and then divide the total by the number of days in the statement period.

Monthly Maintenance or Dormancy Fees

If your Account has a maintenance and/or dormancy fee, we assess the fee monthly and charge it to your Account at the end of the statement period. We will not assess such monthly fees if your Account meets certain conditions ("waivers"), which are shown in this booklet or in a separate disclosure that we give you.

If your Account is inactive and several regular monthly statement periods are combined into a single statement, we determine whether you owe a monthly fee separately for each regular monthly statement period that is included in the combined statement.

Minimum Account Balance

"Minimum Account Balance" means the minimum amount you need to maintain on deposit in your Account each day. This amount varies by product. To determine your Account balance for any day, we use your Account balance at the end of the Business Day after all Items received by TCF for processing before the applicable Cutoff Times have been posted to your Account. If a day is not a Business Day, we use your Account balance as of the last day that was a Business Day. Transactions you make, including deposits, are not taken into consideration until they are posted to your Account.

Minimum Combined Balance

"Minimum Combined Balance" means the minimum total amount that you and all other owners on your Account need to maintain on deposit with TCF. This amount varies by product. This amount is calculated as follows:

- We determine account ownership for purposes of this calculation based on matching information (Social Security Number or Tax Identification Number and account ownership) in our account records. Therefore, if we do not have a record of your Social Security Number or Tax Identification Number for an account, we will not consider that account in calculating your combined balance. For these purposes, you are not considered an account owner for accounts in your name as trustee or other representative or fiduciary capacity.
- We use your Account balance(s) on the last Business Day of the calendar month just before the last day of your statement period. Example: For a statement period that runs from April 13th to May 12th, we use the combined balance of all of your Accounts as of April 30th (assuming April 30th is a Business Day).

Minimum Average Account Balance

“Minimum Average Account Balance” means the minimum average daily amount you need to maintain on deposit in your Account. This varies by product. To determine your Account balance for any day, we use your Account balance at the end of the Business Day after all Items received by TCF for processing before the applicable Cutoff Times have been posted to your Account. If a day is not a Business Day, we use your Account balance as of the last day that was a Business Day. Transactions you make, including deposits, are not taken into consideration until they are posted to your Account. To determine the average daily balance of your Account, we add together your Account balance for each day in the statement period and then divide the total by the number of days in the statement period.

TRANSACTION LIMITATIONS

By federal regulation, you may not make more than six transfers or withdrawals (or a combination of transfers or withdrawals) from a savings or money market account during a month or monthly statement period: (1) to another Account you have with TCF or to a third party by pre-authorized or automatic transfer; (2) by telephone, fax or digital banking; (3) by check or draft (if you can write checks or drafts against your Account); (4) by debit card (if we have issued a Card for your Account); or (5) by similar order by you and payable to third parties. See the section called “Limits on Withdrawals and Transfer Requests” in the Terms and Conditions for Checking and Savings Accounts for additional information on these limits. None of the transactions described above can be performed on certificates of deposit. TCF does not limit the number of transfers or withdrawals from your Account: (1) to other TCF accounts you own (if not by pre-authorized 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 (by check TCF sends you). Additional transaction limits are stated in your Account Contract.

Contact Us

Customer Service
1-800-823-2265

TTY (hearing impaired)
1-800-343-6145

TCF National Bank
Attn: Customer Service
Mail Code: PCC-2D-W
1405 Xenium Lane North
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