

Account Summary — All States

(except Arizona)

BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$25 (\$500 for TCF Premier Checking and TCF Premier Checking Plus)
	Monthly Fee	\$9.95 (\$2.95 for TCF Student Checking, \$15 for TCF Premier Checking and TCF Premier Checking Plus). Additional monthly fees may apply for accounts that receive check images with statements.
	Requirements to Waive Monthly Fee	<ul style="list-style-type: none"> 15 or more qualifying withdrawals (10 for TCF Student Checking; not applicable for TCF Premier Checking and TCF Premier Checking Plus) or, \$2,500 minimum account balance (TCF Premier Checking and TCF Premier Checking Plus only); or \$10,000 in minimum combined balances (\$15,000 for TCF Premier Checking and TCF Premier Checking Plus) \$200 or more in direct deposits (TCF Premier 62+ Checking only).
	Annual Percentage Yield	Please click here to view current Rates and Yields on applicable TCF Accounts
	ATM Fees (for using TCF's ATM)	No fee for withdrawals, balance inquiries, and transfers; \$1.50 for each mini-statement request; \$5 for each statement update request
	ATM Fees (for using another bank's ATM)	<ul style="list-style-type: none"> \$3 per withdrawal (\$5 for outside of U.S.); \$2 per balance inquiry; and free transfers Two (2) free withdrawals per statement period for TCF Premier 50+ Checking, TCF Premier Checking, and TCF Premier Checking Plus; unlimited free outside of U.S. withdrawals for Premier Checking Plus
	Overdraft Fee	\$37 per item, unless the item is less than \$1. This fee, combined with the returned item fee, is limited to 5 per day.
	Returned Item Fee	\$37 per item. This fee, combined with overdraft fees, is limited to 5 per day.
	Stop Payment Fee	\$35 per request for up to 6 months
	Account Closing Fee	None
	Other Service Fees	Please click here for a list of additional service fees

Overdraft Options	Option A:	No Overdraft Service	<p>If you choose to opt-out of overdraft service for checks, electronic (ACH) withdrawals, and recurring automatic payments, transactions that would cause an overdraft will be declined. You will be charged a returned item fee.</p> <p>Unless you choose to opt-in to overdraft service for these transactions, ATM and one-time debit card transactions that could cause an overdraft will be declined at no cost to you.</p>
	Option B:	Overdraft Transfer Service Fee	\$25 per overdraft covered by transfer from a linked TCF savings account
	Option C:	Overdraft Protection Line of Credit Agreement	18% Annual Percentage Rate on outstanding account balances (standard credit underwriting requirements apply)
	Option D: Overdraft Fee	Overdraft Fee	\$37 per item, unless the item is less than \$1.
		Maximum number of Overdraft Fees per day	5

Processing Policies	Posting Order (The order in which withdrawals and deposits are processed)	Generally, TCF's current practice is to process transactions in the following order: (1) deposits before withdrawals; (2) certain priority withdrawals (such as wire transfers, electronic bill payments, teller withdrawals, and checks you write that are deposited into a TCF account or cashed in a TCF branch) before others in order of highest-to-lowest amount of the transaction within each group of transactions; (3) ATM/debit card withdrawals in chronological order based on the date and time associated with the transfer; (4) checks in check number order from lowest-to-highest; (5) automated (ACH) withdrawals in random order.
	Deposit Hold Policy (When funds deposited to your account are available)	<ul style="list-style-type: none"> Cash deposit with a teller, wire transfer, and direct deposit: Same business day Cash deposit at ATM: Not allowed Check deposit with teller: 2 business days Check deposit at ATM: 1 business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day of the deposit or the next business day. Funds from non-bank checks may take an extra business day to become available. <p>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than 2 PM.</p>

Dispute Resolution	Your contract with TCF includes an arbitration agreement. If there is a dispute between you and TCF, and the dispute is covered by the arbitration agreement, then either you or TCF 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) you and TCF would not have the right to a jury or court trial to resolve the dispute; and (3) you and TCF would not 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 most widely used products, and is not part of your account contract with TCF. For an explanation of your account contract, 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*.

Account Summary — Arizona

BASIC TERMS AND CONDITIONS

Account Opening and Usage	Minimum Deposit Needed to Open Account	\$25 (\$500 for TCF Premier Checking and TCF Premier Checking Plus)
	Monthly Fee	\$9.95 (\$2.95 for TCF Student Checking, \$15 for TCF Premier Checking and TCF Premier Checking Plus). Additional monthly fees may apply for accounts that receive check images with statements.
	Requirements to Waive Monthly Fee	<ul style="list-style-type: none"> 15 or more qualifying withdrawals (10 for TCF Student Checking; not applicable for TCF Premier Checking and TCF Premier Checking Plus) or, \$2,500 minimum account balance (TCF Premier Checking and TCF Premier Checking Plus only); or \$10,000 in minimum combined balances (\$15,000 for TCF Premier Checking and TCF Premier Checking Plus) \$200 or more in direct deposits (TCF Premier 62+ Checking only).
	Annual Percentage Yield	Please click here to view current Rates and Yields on applicable TCF Accounts
	ATM Fees <i>(for using TCF's ATM)</i>	No fee for withdrawals, balance inquiries, and transfers; \$1.50 for each mini-statement request; \$5 for each statement update request
	ATM Fees <i>(for using another bank's ATM)</i>	<ul style="list-style-type: none"> Within the State of Arizona: No fee for withdrawals, balance inquiries, and free transfers Outside the State of Arizona: \$3 per withdrawal (\$5 for outside of U.S.); \$2 per balance inquiry; and free transfers Two (2) free withdrawals per statement period for TCF Premier 50+ Checking, TCF Premier Checking, and TCF Premier Checking Plus; unlimited free outside of U.S. withdrawals for Premier Checking Plus
	Overdraft Fee	\$37 per item, unless the item is less than \$1. This fee, combined with the returned item, fee is limited to 5 per day.
	Returned Item Fee	\$37 per item. This fee, combined with the overdraft fee, is limited to 5 per day.
	Stop Payment Fee	\$35 per request for up to 6 months
	Account Closing Fee	None
	Other Service Fees	Please click here for a list of additional service fees

Overdraft Options	Option A:	No Overdraft Service	If you choose to opt-out of overdraft service for checks, electronic (ACH) withdrawals, and recurring automatic payments, transactions that would cause an overdraft will be declined. You will be charged a returned item fee. Unless you choose to opt-in to overdraft service for these transactions, ATM and one-time debit card transactions that could cause an overdraft will be declined at no cost to you.
	Option B:	Overdraft Transfer Service Fee	\$25 per overdraft covered by transfer from a linked TCF savings account
	Option C:	Overdraft Protection Line of Credit Agreement	18% Annual Percentage Rate on outstanding account balances (standard credit underwriting requirements apply)
	Option D: Overdraft Fee	Overdraft Fee	\$37 per item, unless the item is less than \$1.
		Maximum number of Overdraft Fees per day	5

Processing Policies	Posting Order <i>(The order in which withdrawals and deposits are processed)</i>	Generally, TCF's current practice is to process transactions in the following order: (1) deposits before withdrawals; (2) certain priority withdrawals (such as wire transfers, electronic bill payments, teller withdrawals, and checks you write that are deposited into a TCF account or cashed in a TCF branch) before others in order of highest-to-lowest amount of the transaction within each group of transactions; (3) ATM/debit card withdrawals in chronological order based on the date and time associated with the transfer; (4) checks in check number order from lowest-to-highest; (5) automated (ACH) withdrawals in random order.
	Deposit Hold Policy <i>(When funds deposited to your account are available)</i>	<ul style="list-style-type: none"> Cash deposit with a teller, wire transfer, and direct deposit: Same business day Cash deposit at ATM: Not allowed Check deposit with teller: 2 business days Check deposit at ATM: 1 business day If something causes a longer hold on a deposit, the first \$200 of that deposit will be made available either the same business day of the deposit or the next business day. Funds from non-bank checks may take an extra business day to become available. <p><i>A "business day" is a non-holiday weekday. The end of a business day varies by branch, but it is no earlier than 2 PM.</i></p>

Dispute Resolution	Your contract with TCF includes an arbitration agreement. If there is a dispute between you and TCF, and the dispute is covered by the arbitration agreement, then either you or TCF 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) you and TCF would not have the right to a jury or court trial to resolve the dispute; and (3) you and TCF would not 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 most widely used products, and is not part of your account contract with TCF. For an explanation of your account contract, 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*.