



# ZEO Savings

Truth-in-Savings Act Disclosures and Current Rates and Yields

## ADDITIONAL SERVICES AND PRICES

<b>Minimum Deposit Required to Open Account</b>	\$25									
<b>Monthly Maintenance Fee</b>	\$0									
<b>Minimum Balance Required to Obtain Disclosed Annual Percentage Yield*</b>	Annual Percentage Yields Effective: <u>March 11, 2016</u> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Minimum Balance to Earn Disclosed APY</th> <th>Interest Rate</th> <th>Annual Percentage Yield</th> </tr> </thead> <tbody> <tr> <td>\$ 2,500 - Tier 2</td> <td>.01%</td> <td>.01%</td> </tr> <tr> <td>\$ .01 - Tier 1</td> <td>.25%</td> <td>.25%</td> </tr> </tbody> </table>	Minimum Balance to Earn Disclosed APY	Interest Rate	Annual Percentage Yield	\$ 2,500 - Tier 2	.01%	.01%	\$ .01 - Tier 1	.25%	.25%
Minimum Balance to Earn Disclosed APY	Interest Rate	Annual Percentage Yield								
\$ 2,500 - Tier 2	.01%	.01%								
\$ .01 - Tier 1	.25%	.25%								
<b>Compounding and Crediting of Interest</b>	Quarterly									
<b>Excessive Withdrawals</b>	\$15 each, for each transfer or withdrawal that exceeds six in a statement period as described under "Transaction Limitations" below.									
<b>Returned Item NSF Fee</b>	\$37 for each item TCF does not pay. There is a limit of 5 returned item NSF fees per day.									
<b>Collection Processing</b>	\$35 if TCF sends your Account to a collection agency.									
<b>Deposited Item Returned</b>	\$20 per item you deposit or cash that is returned unpaid.									
<b>Escheat Processing</b>	\$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 state law.									
<b>Garnishments, Levies, or Attachments Served</b>	\$125 each									
<b>Mail Handling</b>	\$5 for undeliverable mail or an address update received from the post office.									
<b>Statement Update</b>	\$5 per request for any statement you request TCF to produce that is outside of your normal statement cycle.									
<b>Stop Payment</b>	\$35 per request									
<b>Additional Provisions</b>	<p>Permitted Transactions:</p> <ul style="list-style-type: none"> <li>• Deposits and Withdrawals in the branch</li> <li>• ACH Deposits or ACH Payments</li> <li>• Transfers to a ZEO Prepaid Visa® Debit Card</li> </ul> <p>Transactions not allowed:</p> <ul style="list-style-type: none"> <li>• ATM withdrawals</li> <li>• Debit card purchases</li> <li>• TCF Online Banking Bill Payments</li> <li>• Online or phone banking transfer to another account</li> <li>• Overdraft Protection transfers to a linked to checking account</li> </ul> <p>Access to statements is available through TCF Online Banking or statements will be delivered by mail. Statements are separate from ZEO Prepaid Card statements.</p>									

## ADDITIONAL INFORMATION

**Interest Rate and Annual Percentage Yield Information.** The current interest rate and annual percentage yield are shown above. Your interest rate and annual percentage yield may change. Any fees would reduce earnings.

**Determination of Rate.** 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.** We may change the interest rate on your Account at any time.

**Limitations on Rate Changes.** There is no limitation on the amount by which the interest rate on your Account may change.

**Frequency of Compounding and Crediting of Interest.** Interest is compounded quarterly and credited on the last day of the calendar quarter.

**Effect of Closing an Account.** 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.** 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.

**Balance Computation Method.** We use the daily balance method to calculate the interest on your Account. This method applies a daily periodic rate to the collected balance in your Account each day. The daily periodic rate is 1/365 of the disclosed annual interest rate (1/366 of the disclosed annual interest rate in a leap year). See the section called "Account Balance" to determine how your collected balance is determined.

**When Interest Begins to Accrue on Noncash Deposits.** Interest begins to accrue on deposits of noncash items (for example, checks) when the item is "collected."

**Minimum Balance Required to Obtain Disclosed Annual Percentage Yield.** The "Minimum Balance Required to Obtain Disclosed Annual Percentage Yield" is the minimum collected balance you need to maintain on deposit in your Account each day to earn the disclosed interest rate and annual percentage yield. Each tier shows the minimum collected balance required to obtain the corresponding interest rate and annual percentage yield (referred to as the Tier I rate, Tier II rate, etc.). Once you meet the minimum collected balance required to earn the disclosed interest rate and annual percentage yield, we will pay the disclosed interest rate on the entire collected balance in your Account. Interest rates and annual percentage yields offered within two or more consecutive tiers may be the same. When this is the case, may show these multiple tiers as a single tier. See the section called "Account Balance" to determine how your collected balance is determined.

## 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 account during a statement period. Transfers and withdrawals, for purposes of this limit, include preauthorized, automatic transfers.

Excluded from the six per month limit are withdrawals and transfers: (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; or (3) if made by mail, messenger, or in person.

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

If you go over these limits, we may: (1) close your Account; or (2) end your right to transfer or withdraw funds from your Account by automatic transfer/ withdrawal, or pre-authorized withdrawal. We may also refuse to allow withdrawals or transfers that go over these limits and may charge you a fee for requesting those withdrawals or transfers.

## IMPORTANT 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. 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*.

## CONTACTING TCF

**Call:** 1-800-TCF-BANK (823-2265) or 612-TCF-BANK (823-2265 Twin Cities local)

For TTY (hearing impaired) service, contact us at 1-800-343-6145 (Toll Free) or 612-339-3075 (Twin Cities)

**Write:** TCF Bank, Attn Customer Service, 1405 Xenium Lane N, Plymouth, MN 55441