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# *Small Business Account Services and Prices Schedule*

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Arizona

Effective September 01, 2017



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## SERVICES AND FEES

This schedule applies to accounts opened in the state of Arizona regardless of where you now live. For accounts opened online, the account is considered opened in the state you indicated when providing your address in account opening.

This schedule shows the fees TCF National Bank ("we," "us," "our," and "TCF") charges for banking services, and is part of your account 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 are waived, depending on account type.

### Overdraft and Returned Item NSF

<b>Overdraft Fee</b>	\$37 for each item TCF pays.
<b>Returned Item NSF Fee</b>	\$37 each time TCF does not pay an item.

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 under \$1.

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 day.

<b>Overdraft Protection Fee</b>	\$10 for each transfer or advance.
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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 on the overdraft protection line of credit.

### Digital Banking

<b>Digital Banking</b>	\$0
<b>Mobile Deposit</b>	\$0
<b>Bill Payment - Standard Delivery</b>	\$0*

\*Additional fees may apply for expedited bill payment delivery, when available.

## ATM, Debit and Charge Card

### TCF ATMs

<b>Withdrawals</b>	\$0
<b>Transfers</b>	\$0
<b>Deposits</b>	\$0
<b>Balance Inquiry</b>	\$0
<b>Mini-Statements</b>	\$1.50 each

A "TCF ATM" has a sign that says either "TCF Express Teller" or "TCF."

TCF charges a fee when a TCF account holder uses a TCF ATM to access a non-TCF account and for all use by non-TCF account holders.

### Non-TCF ATMs

#### Within the state of Arizona

Withdrawals	\$0
Transfers	\$0
Balance Inquiry	\$0

#### Outside the state of Arizona

Withdrawals	\$3 each
Transfers	\$0
Balance Inquiry	\$2 each

#### Outside of the U.S.

Withdrawals	\$5 each
Transfers	\$0
Balance Inquiry	\$2 each

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 above, which will be displayed on the ATM screen before you complete your transaction.

<b>International Service Fee</b>	3% of the debit card transaction or ATM withdrawal.
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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.

<b>Debit Card Transaction</b>	\$0
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Some merchants may charge a fee.

## Miscellaneous Pricing

**Account Balancing and Research** \$30 per hour billed in 15 minute increments.

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**Audit Confirmation** \$10 per item

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### Bags

Locked Zipper \$25 each  
Vinyl Zipper \$5 each

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### Card Delivery

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

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**Check Cashing** 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.

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**Check Orders** Ask us

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You pay for checks. Prices vary with quantity and style. You are not required to order checks.

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### 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

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### 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.

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### Collection Processing

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

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### Currency Ordered

\$0.30 per \$100

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### Deposited Item Returned

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

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### 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.

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### Dormant Account

\$10 per month

For checking 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; or (2) account holders with a Minimum Combined Balance with TCF of at least \$5,000.

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### 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 state law.

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### 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 14. Applies to savings and money market accounts only.

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**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.

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**Mail Handling** \$5

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

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**Money Orders** \$5 each

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**Notary Service**

Account Holders \$0

Non-Account Holders \$1 per request

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**Official Checks** \$10 each

(Service only available for TCF account holders.)

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**Rolled Coin Purchase** \$0.10 per roll

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**Signature Guarantees** \$0

(Service only available for TCF account holders and TCF stock certificate holders.)

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**Statements** (Applies to checking accounts.)

Online banking statement\* \$0

Online banking statement with check images\* \$0

Paper statement without check images \$2 each

Paper statement with check images \$3 each

*\*Requires enrollment for online statements in TCF Digital Banking.*

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**Statement Update** \$5 per request

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

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**Stop Payment** \$35 per request

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**Travelers Cheques** \$2 per \$100

(Service only available for TCF account holders.)

**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.

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**Wire Transfers**

Incoming \$15

Outgoing Domestic \$30

Outgoing International \$50

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

## TCF CHECKING PRODUCTS

### TCF Small Business Checking

Minimum Deposit Required to Open Account \$100

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Monthly Maintenance Fee \$4.95

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#### Monthly Maintenance Fee Waivers

- 15 or more Qualifying Withdrawals; or
  - \$2,500 in Minimum Average Account Balance
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Earns Interest No

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#### 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.
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See Additional Information starting on page 12.

### TCF Premier Business Checking

Minimum Deposit Required to Open Account \$100

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Monthly Maintenance Fee \$20

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#### Monthly Maintenance Fee Waivers

- \$5,000 in Minimum Average Account Balance
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Earns Interest No

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#### 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 statements.
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See Additional Information starting on page 12.

## TCF SAVINGS PRODUCTS

### TCF Free Community Group Checking

Minimum Deposit Required to Open Account \$50

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Monthly Maintenance Fee \$0

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Earns Interest No

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#### Additional Provisions

- Other fees apply.
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See Additional Information starting on page 12.

### TCF Small Business Money Market

Minimum Deposit Required to Open Account \$250

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Monthly Maintenance Fee \$10

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#### Monthly Maintenance Fee Waivers

- \$1,000 Minimum Account Balance
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#### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	2,499.99
\$	2,500.00 -	9,999.99
\$	10,000.00 -	49,999.99
\$	50,000.00 -	99,998.99
\$	99,999.00 +	

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Compounding and Crediting of Interest Monthly

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#### Additional Provisions

- Checks may be requested for this account, but are not required.
  - This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.
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See Additional Information starting on page 12.

## ADDITIONAL INFORMATION

### TCF Business Premier Money Market

#### Account Requirements

- Limit one Business Premier Money Market account per business.
- New Money is required.
- Account can only be opened in a branch.

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**Minimum Deposit Required to Open Account** \$250

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**Monthly Maintenance Fee** \$10

#### Monthly Maintenance Fee Waivers

- \$1,000 Minimum Account Balance

#### Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

\$	0.01 -	999.99
\$	1,000.00 -	9,999.99
\$	10,000.00 -	24,999.99
\$	25,000.00 -	999,999.99
\$	1,000,000.00 +	

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**Compounding and Crediting of Interest** Monthly

#### Additional Provisions

- Checks may be requested for this account, but are not required.
- This account is subject to transaction limitations. See the section called "Transaction Limitations" in this booklet.

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**See Additional Information starting on page 12.**

### 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.

### Rate and Fee Information

**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 this 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 *Small Business 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.

**Balance Computation Method.** If your Account pays interest, 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.**

If your Account pays interest, 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.** If your Account pays interest, 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. This varies by product. Each tier shows the minimum collected balance required to obtain the corresponding interest rate and annual percentage yield. 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, the TCF *Current Rates and Yields* schedule may show these multiple tiers as a single tier. See the section called “Account Balance” to determine how your collected balance is determined.

**Monthly Maintenance Fee.** If your Account has a monthly maintenance fee, we assess the fee monthly and charge it to your Account at the end of the statement period. We will not assess a monthly maintenance fee if your Account meets certain conditions (“waivers”), which are shown in this booklet or in a separate disclosure that TCF gives you.

**Minimum Account Balance.** If your Account has a monthly maintenance fee that can be waived if you maintain a Minimum Account Balance, the term, “Minimum Account Balance” means, except as otherwise noted below, the minimum amount you need to maintain on deposit in your Account each day to avoid the maintenance fee. This varies by product. If your Account qualifies for this waiver, we will not assess a maintenance fee on your Account in a month or monthly statement period for which you maintain the required minimum balance in the Account.

**Minimum Average Account Balance:** If your Account has a

monthly maintenance fee that can be waived if you maintain a Minimum Average Account Balance, the term “Minimum Average Account Balance” means the minimum average daily amount you need to maintain on deposit in your Account to avoid the maintenance fee. This varies by product. If your Account qualifies for this waiver, no maintenance fee will be assessed on your Account in any statement period if you maintain the required minimum average daily balance in the Account during the statement period. 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.

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## *Contact Us*

### Customer Service

1-800-TCF-BANK (1-800-823-2265)

612-TCF-BANK (612-823-2265)  
in the Twin Cities metro area

**TTY (hearing impaired)**  
1-800-343-6145 or 612-339-3075

TCF National Bank  
ATTN: Customer Service  
1405 Xenium Lane North  
Plymouth, MN 55441

[tcfbank.com](http://tcfbank.com)

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