**TABLE OF CONTENTS**

**SERVICES AND FEES** ..............................................................1
Overdraft and Returned Item NSF..............................................1
Online Banking ...........................................................................1
ATM, Debit and Charge Card .....................................................2
Miscellaneous Pricing.................................................................2

**TCF CHECKING PRODUCTS** ...................................................7
TCF Small Business Checking...................................................7
TCF Premier Business Checking ...............................................8
TCF Free Community Group Checking.....................................9

**TCF SAVINGS PRODUCTS** ....................................................10
TCF Small Business Money Market ...........................................10
TCF Business Premier Money Market.......................................11

**ADDITIONAL INFORMATION** ................................................12
Definitions...................................................................................12
Rate and Fee Information...........................................................12
Transaction Limitations..............................................................14
SERVICES AND FEES

This schedule applies to accounts opened in the states of Colorado, Minnesota and South Dakota 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

Overdraft Fee $37 for each item
TCF pays

Returned Item NSF Fee $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.

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 on the overdraft protection line of credit.

Online Banking

Online Banking $2.95 per month
Fee is waived if you enroll in online statements or in Bill Payment service. *(Includes mobile and text banking)*

Scanned Bill $0.60 for each paper bill scanned into bill pay

Bill Payment $5.95 per month

$0.40 per each bill payment item over 25 items per month. Bill payment monthly fee is waived if you enroll in online statements.
Audit Confirmation
$10 per item

Bags
- Locked Zipper $25 each
- Vinyl Zipper $5 each

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)

Certified Check
$25 per check
MN/SD Only

Check Cashing
Ask us
From time to time, TCF may offer a check cashing service separate from your checking or savings account for approved checks. When you cash a check using this service, you get immediate access to the funds without reducing the available balance in your account to cover the check or overwriting your account. TCF charges a fee for this service. If you need to cash a check and get immediate access to the funds, you should see if you can cash a check against your checking or savings account without paying a fee before using this service. This fee also applies to non-TCF account holders who cash a check you write to them at TCF. See a TCF representative for more information, including the current check cashing fees.

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

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.

Copies
For copies of checks, deposit tickets, withdrawal tickets, and statements you request by phone or in branch.
- Two copies per day $0
- Each additional copy per day $5

Currency Ordered
$0.30 per $100

Deposited Item Returned
$20 per item you deposit or cash that is returned unpaid.

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.

Estate 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.

Excessive Withdrawals
$15 each
For each transfer or withdrawal that exceeds six in a statement period as described under “Transaction Limitations” on page 14. Applies to savings and money market accounts only.
Garnishments, Levies, or Attachments Served  $125 each

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

Official Checks  $10 each
(Service only available for TCF account holders)

Rolled Coin Purchase  $0.10 per roll

Signature Guarantees  $0
(Service only available for TCF account holders and TCF stock certificate holders)

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 Online Banking.

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.

Statement Update  $5 per request
For any statement you request TCF to produce that is outside of your normal statement cycle.

Stop Payment  $35 per request

Travelers Cheques  $2 per $100
(Service only available for TCF account holders)
## TCF CHECKING PRODUCTS

<table>
<thead>
<tr>
<th>TCF Small Business Checking</th>
<th>TCF Premier Business Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minimum Deposit Required to Open Account</strong></td>
<td><strong>Minimum Deposit Required to Open Account</strong></td>
</tr>
<tr>
<td><strong>Monthly Maintenance Fee</strong></td>
<td><strong>Monthly Maintenance Fee</strong></td>
</tr>
<tr>
<td><strong>Monthly Maintenance Fee Waivers</strong></td>
<td><strong>Monthly Maintenance Fee Waivers</strong></td>
</tr>
<tr>
<td>• 15 or more Qualifying Withdrawals; or</td>
<td>• First 200 deposited items are $0. A fee of $0.25 applies for each deposited item over 200 per month.</td>
</tr>
<tr>
<td>• $2,500 in Minimum Average Account Balance</td>
<td>• 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.</td>
</tr>
<tr>
<td><strong>Earns Interest</strong></td>
<td><strong>Earns Interest</strong></td>
</tr>
<tr>
<td><strong>Additional Provisions</strong></td>
<td><strong>Additional Provisions</strong></td>
</tr>
<tr>
<td>• No monthly fee for online, mobile and text banking service. A fee of $0.40 applies for each bill payment over 25 per month.</td>
<td>• Cash deposit fee of $0.10 per $100.</td>
</tr>
<tr>
<td>• 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.</td>
<td>• No fee for statements.</td>
</tr>
</tbody>
</table>

See Additional Information starting on page 12.
**TCF Free Community Group Checking**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit Required to Open Account</td>
<td>$50</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Earns Interest</td>
<td>No</td>
</tr>
</tbody>
</table>

**Additional Provisions**

- Other fees apply.

*See Additional Information starting on page 12.*

---

**TCF SAVINGS PRODUCTS**

**TCF Small Business Money Market**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit Required to Open Account</td>
<td>$250</td>
</tr>
<tr>
<td>Monthly Maintenance Fee</td>
<td>$10</td>
</tr>
<tr>
<td>Monthly Maintenance Fee Waivers</td>
<td>$1,000 Minimum Account Balance</td>
</tr>
</tbody>
</table>

**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 +

**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.

*See Additional Information starting on page 12.*
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.

Minimum Deposit Required to Open Account $250

Monthly Maintenance Fee $10

Monthly Maintenance Fee Waivers
- $1,000 Minimum Account Balance

Minimum Balance Required to Obtain Disclosed Annual Percentage Yield

<table>
<thead>
<tr>
<th>Minimum Balance</th>
<th>Disclosed Annual Percentage Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0.01 - 999.99</td>
<td></td>
</tr>
<tr>
<td>$ 1,000.00 - 9,999.99</td>
<td></td>
</tr>
<tr>
<td>$ 10,000.00 - 24,999.99</td>
<td></td>
</tr>
<tr>
<td>$ 25,000.00 - 999,999.99</td>
<td></td>
</tr>
<tr>
<td>$ 1,000,000.00 +</td>
<td></td>
</tr>
</tbody>
</table>

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.

See Additional Information starting on page 12.
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
(referred to as the Tier 1 rate, Tier 2 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, 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 any 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

Qualifying Withdrawals. If your Account has a monthly
maintenance fee that can be waived with Qualifying
Withdrawals, the term “Qualifying Withdrawals” means
withdrawals made during the statement period consisting of:
(1) debit card purchases, not including ATM withdrawals or gift
card purchases; (2) withdrawals using TCF’s online bill payment
service; (3) ACH (automated) withdrawals; and (4) checks you
write against your Account that TCF pays. If your Account
qualifies for this waiver, we will not assess a maintenance fee
on your Account in a statement period for which you make the
minimum number of Qualifying Withdrawals.

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 online 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); and (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
passbook savings accounts or 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-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