

**Deposit Account
Services and
Prices Schedule**
Michigan

Revised October 18, 2011

www.tcfbank.com

**Truth-in-Savings Act Disclosures
Electronic Funds Transfer Act Disclosures**



Open 7 DaysSM

your convenience bank.SM

Checking Products

	TCF® Convenience Checking	TCF® Student Checking	TCF® Premier 50+ Checking	TCF® Premier Checking
Minimum Deposit Required to Open Account	\$25	\$25	\$25	\$500
Monthly Maintenance Fee	\$9.95	\$2.95	\$9.95	\$15.00
No Monthly Maintenance Fee in a Statement Period If	<ul style="list-style-type: none"> • 15 or more Qualifying Withdrawals; or • \$10,000 in Minimum Combined Balance 	<ul style="list-style-type: none"> • 10 or more Qualifying Withdrawals; or • \$10,000 in Minimum Combined Balance 	<ul style="list-style-type: none"> • 15 or more Qualifying Withdrawals; or • \$10,000 in Minimum Combined Balance 	<ul style="list-style-type: none"> • \$2,500 Minimum Account Balance; or • \$15,000 Minimum Combined Balance
Earns Interest	No	No	Yes	Yes
Minimum Balance Required to Obtain Disclosed Annual Percentage Yield	N/A	N/A	\$ 225,000 - Tier VI Rate \$ 100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$.01 - Tier I Rate	\$ 225,000 - Tier VI Rate \$ 100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$.01 - Tier I Rate
Compounding and Crediting of Interest	N/A	N/A	Monthly	Monthly
Online Banking	Free	Free	Free	Free
Online Bill Pay	Free	Free	Free	Free
Checks¹	Customer pays for checks.	No printing charge for first box of checks from select styles. Customer pays charge for shipping, handling, and applicable taxes.	No printing charge for one box of checks from select styles (for each order). Customer pays charge for shipping, handling, and applicable taxes.	No printing charge for one box of checks from select styles (for each order). Customer pays charge for shipping, handling, and applicable taxes.
Additional Provisions (see pages 3-6 for more details)		You must be enrolled in school and be under age 25 to qualify for this account. TCF reserves the right to convert this account to another account type, with different fees, after you reach age 25 or the account has been open for four years, whichever occurs sooner. This is in addition to TCF's other rights to change the terms of your account contract.	Two (2) free ATM withdrawals per monthly statement period at non-TCF ATMs. ² Four (4) free money orders/official checks combined per day. Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two. Free check images. Free Point-of-Sale (POS) transactions. ² At least one customer must be at least 50 years old.	Two (2) free ATM withdrawals per monthly statement period at non-TCF ATMs. ² Four (4) free money orders/official checks combined per day. Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two. Free check images. Free Point-of-Sale (POS) transactions. ²

SEE PAGES 3-4 OF THIS BROCHURE FOR ADDITIONAL FEES AND PAGES 5-6 FOR TERM DEFINITIONS.

¹ Customer is required to order at least one box of checks through TCF at account opening.

² See footnote "b" on page 4.

Savings Products			
	TCF® Power Savings	TCF® Power Money Market	TCF® Premier Savings
Minimum Deposit Required to Open Account	\$25	\$50	\$50
Monthly Maintenance Fee	\$4	\$10	\$15
No Monthly Maintenance Fee in a Statement Period If	<ul style="list-style-type: none"> • \$100 Minimum Account Balance 	<ul style="list-style-type: none"> • \$1,500 Minimum Account Balance 	<ul style="list-style-type: none"> • \$2,500 Minimum Account Balance; or • \$15,000 Minimum Combined Balance
Minimum Balance Required to Obtain Disclosed Annual Percentage Yield	\$ 50,000 - Tier V Rate \$ 25,000 - Tier IV Rate \$ 5,000 - Tier III Rate \$ 500 - Tier II Rate \$.01 - Tier I Rate	\$ 50,000 - Tier V Rate \$ 25,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$.01 - Tier I Rate	\$ 225,000 - Tier VI Rate \$ 100,000 - Tier V Rate \$ 50,000 - Tier IV Rate \$ 10,000 - Tier III Rate \$ 2,500 - Tier II Rate \$.01 - Tier I Rate
Compounding and Crediting of Interest	Quarterly	Monthly	Quarterly
Additional Provisions (see pages 3-6 for more details)	TCF will waive the Monthly Maintenance Fee for 90 days after account opening if the Minimum Deposit Required to Open Account is met at time of account opening.	Checks may be requested for this account.	Two (2) free ATM withdrawals per monthly statement cycle for non-TCF ATMs. Four (4) free money orders/official checks combined per day. Free Traditional Travelers Cheques; 50¢ per \$100 for Cheques for Two.

SEE PAGES 3-4 OF THIS BROCHURE FOR ADDITIONAL FEES AND PAGES 5-6 FOR TERM DEFINITIONS.

ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES^{a,c}

Account Reconciliation and Research	\$30 per hour (\$30 minimum)	Collection Processing Fee	\$35 if TCF sends your Account to a collection agency
Automated Teller Machine (ATM) Transactions^b		Copy Fees	
TCF ATMs	TCF account holders will not be charged an access fee at these ATMs to access a TCF account. No fee for withdrawals, deposits, balance inquiries, or transfers. \$1.50 per each mini-statement and \$5 per each statement update requested at an ATM. Not all transactions available at all locations.	Check Image Copy	Two free (front and back of item) per month, thereafter \$5 per check image
Other ATMs	<ul style="list-style-type: none"> • Within the State of Michigan: \$3 per withdrawal, \$2 per balance inquiry, and free transfers. • Outside the State of Michigan: \$3 per withdrawal, \$2 per balance inquiry, and free transfers. • Outside of U.S. \$5 per withdrawal, \$2 per balance inquiry, and free transfers. Note: An International Service Fee will apply for transactions processed by VISA®. 	Deposit and Withdrawal Slips	\$5 per copy
Certificate of Deposit	See TCF's <i>Terms and Conditions for Certificates</i> for minimum penalties for early withdrawal.	POS Sales Drafts	\$5 per copy
Check Cashing Fee – TCF Checks (Non-TCF Account Holder)	\$7 each TCF check cashed by a non-TCF account holder (where check cashing is available). No fee for checks less than \$10. Limit two fees per transaction.	Statements	\$5 per statement
Check Image Fee^d	\$1.95 for each statement period in which check images are returned with your paper statements.	Dormant Account Fee^e	\$10 per month for checking accounts if there is no activity on your account for 365 consecutive days. For these purposes, "activity" means any customer-initiated deposit or withdrawal ("activity" for these purposes does not include interest credit or fees).
Check Printing	Account holder pays for check printing, shipping and handling (including applicable tax). Prices vary with quantity and style. Current price list available at any TCF office.	Escheat Processing Fee	\$35 for "escheating" abandoned funds in your Account to a state. This fee will be reduced or waived as necessary to comply with any applicable state law.
Coin Counting		Garnishments, Levies, or Attachments Served	\$125 each
Account Holder	<ul style="list-style-type: none"> • Express coin machine: Free • Rolled Coin: Free • Loose Coin: 5% of total 	International Service Fee	3% of the VISA® POS Transaction amount, Credit Card Transaction amount, or ATM withdrawal amount for ATM transactions. This fee applies to any card transaction conducted in or with a merchant located in a country other than the United States, whether or not there is a currency conversion.
Non-Account Holder	<ul style="list-style-type: none"> • Express coin machine, rolled coin, loose coin: 8.9% of total 	Mail Handling Fee	\$5
Collection Items		Money Orders	
Domestic Checks Presented for Collection	\$30 per item, plus any third party fees	Account Holder	\$5 each
Foreign Checks Presented or Deposited for Collection	\$50 per item, plus any third party fees (no fee for foreign checks deposited to a TCF Convenience Checking or TCF Student Checking account)	Notary Service	
		Account Holder	Free
		Non-Account Holder	\$1 per request
		Official Checks	
		Account Holder	\$10 each
		Online Banking Fees	
		TCF® OnlineSM Banking	Free
		TCF® Preferred OnlineSM Banking Bill Payment	Free
		Scanned Bill	60¢ per each scanned bill
		Copy of Bill Pay Transactions on CD-ROM	Prices vary by request. Pricing is presented online at time of request.

ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES^{a,c}

Overdraft Services

For Consumer and Small Business Checking Accounts

Daily Overdraft Fee^f \$28 for each day your Account is overdrawn by more than \$5. This fee is limited to one per day.

Returned Item Activity Fee^g \$27 for any Business Day that an Item is submitted to TCF for payment and TCF returns the Item without paying it. This fee is limited to one per day.

For All Other Accounts

Overdraft Fee^h \$35 per item

Returned Item Fee^g \$35 per item

Overdraft Protection Transfer Service Fee \$25 per transfer

Point-of-Sale (POS) Transactions^b 30¢ for each POS Transaction using an access card issued by TCF to purchase goods, property, or services at an ATM or at a merchant location where you enter your Secret Code (PIN) to process the POS Transaction. This fee does not apply to cash withdrawals at ATMs. The maximum total of POS Transaction fees per monthly statement cycle is \$5. There is no TCF fee for POS Transactions processed through the VISA® signature-based system (except for an International Service Fee for transactions outside the U.S.).

Postdated Check Fee \$35 per request

Retirement Plan (IRA, SEP) No annual fee; \$40 if Plan is closed (except for TCF IRA Savings Account, and for death, disability, or retirement).

Returned Deposited Items \$20 per item

Safe Deposit Boxes
(where offered)

Various Sizes Starting at \$30

Replacement Key \$25

Drilling Fee \$125

Signature Guarantees

Account Holder Free

Non-Account Holder Free if on TCF stock certificate, otherwise not offered.

Statement Update \$5 per request

Stop Payment Fee \$35 per request

Travelers Cheques

Account Holder

- **Traditional Cheques:** \$2 per \$100
- **Cheques for Two:** \$2.50 per \$100

Wire Transfers

Domestic

- **Outgoing:** \$30
- **Incoming:** \$15

International

- **Outgoing:** \$50

- **Incoming:** \$15

Additional Fees

Telephone confirmation of any incoming wire: \$5. Any third party bank fees, if not covered by TCF's fee.

^a Not all transactions listed are available at all locations. For TCF® Affinity Checking and Savings Accounts, TCF® Preferred Checking, Northern Michigan University Campus Checking, and University of Michigan Totally Free Mcard Checking, see the applicable Services and Prices insert for additional information about the Services and Prices that apply to these account types.

^b The fees shown for ATM transactions or point-of-sale (POS) transactions are the fees charged by TCF. When the term "TCF ATM" is used, this means an ATM that is designated by signage as either a "TCF ExpressTeller" ATM or a "TCF" ATM. When you use a POS terminal or an ATM that is not a TCF ATM, you may be charged an additional fee by the POS or ATM owner or operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer. TCF may receive all or a portion of these fees. TCF charges a fee when a TCF account holder uses a TCF ATM to access a non-TCF account, and for all usage by non-TCF account holders. An International Service Fee will apply to ATM and POS transactions outside the U.S. processed by VISA®. Please note that not all types of ATM transactions listed are available at all locations.

^c Some fees waived depending on account type. See reverse for fee waivers.

^d Accounts are automatically set up to receive check images with their monthly statements. You may discontinue them by signing up for online statements at tcfbank.com, visiting a TCF branch, or by contacting TCF at 1-800-823-2265.

^e This fee does not apply: (1) for any statement period in which your account has a ledger balance of at least \$250 every day during the statement period; (2) for account holders with a Minimum Combined Balance with TCF of at least \$5,000; or (3) for Uniform Transfers to Minors Act and Uniform Gift to Minors Act accounts.

^f TCF will not charge more than 14 consecutive daily overdraft fees for any continuing period during which your Account is overdrawn by more than \$5.

Your Account is "overdrawn" for purposes of this fee if your Account (ledger) balance is less than \$0 at the end of the day. The daily fee stops when you deposit enough funds into your Account to bring the overdrawn amount to \$5 or less at the end of the day. The daily fee will begin again (not to exceed 14 consecutive calendar days) if your Account again becomes overdrawn by more than \$5 at the end of the day. See TCF's *Terms and Conditions for Checking and Savings Accounts* for more information.

TCF will send you a single notice by mail on the first Business Day that your Account is overdrawn as of the end of the previous Business Day. TCF will also send you electronic notice each Business Day that your Account is overdrawn by more than \$5 as of the end of the previous Business Day if you have enrolled for our online banking service and provided us with your email address as part of that service. With our online banking service, you may also sign up for email notifications and text message alerts when your Account balance is less than \$0 or another amount you designate. Go to tcfbank.com for more information.

^g Also called "returned item fee," "nonsufficient funds fee – item not paid," "NSF fee," or "unavailable funds fee – item not paid."

^h Also called "nonsufficient funds – item paid."

ALL SERVICES AND PRICES ARE SUBJECT TO CHANGE

ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES^{a,c}

This brochure sets forth the fees TCF charges for banking services, and is part of your Account Contract with TCF. Your Account Contract 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 fees (markup). TCF may change, increase, or add to the fees shown in this brochure in our sole discretion. We will notify you of any such changes, increases or additions as required in your Account Contract.

Definitions

“Account” means your checking or savings account with TCF.

“Account Contract” has the meaning stated in TCF’s *Terms and Conditions for Checking and Savings Accounts* or *Terms and Conditions for Certificates of Deposits*, as applicable.

“TCF,” “TCF Bank,” “we,” “us,” and “our” mean TCF National Bank.

“You” and “your” mean each Account owner. If there is more than one Account owner, “you” and “your” mean each owner individually and all owners together.

Other capitalized terms in this brochure have the meaning stated in your Account Contract. See your Account Contract for additional definitions.

Rate and Fee Information

Minimum Deposit Required to Open Account: The minimum deposit required to open an account is shown in the accompanying table or separate disclosure that TCF gives 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: We determine the interest rate on your Account at our discretion. At our discretion, we may change the interest rate on your Account. 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: If your Account pays interest, the frequency with which interest is compounded and credited is shown in the accompanying table or separate disclosure that TCF gives you, and varies by account type. For accounts that compound monthly, interest is credited on the last day of the statement period. Interest is also compounded and credited at calendar year-end (December 31st). For accounts that compound quarterly, interest is credited on the last day of the calendar quarter.

Effect of Closing an Account: If your Account pays interest, you will not forfeit interest if your Account is closed before accrued interest is credited. No interest accrues for the day on which your Account is closed.

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 entire 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). Here is how we determine your Account’s collected balance for any day. We take your Account balance at the end of the Business Day after all Items (including withdrawals and deposits) received by TCF for processing before the applicable cutoff times have been posted to your Account. We then subtract any noncash deposits (for example, checks) that TCF has not yet collected. If a day is not a Business Day, we use your Account’s collected balance as of the last day that was a Business Day. A deposit of a noncash item, such as a check, is “collected” when TCF receives credit for the deposit and the funds are fully available to TCF. See “When Interest Begins to Accrue on Noncash Deposits” for more information. 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.

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) no later than the Business Day that TCF receives credit for the deposit of noncash items. 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 collection bank as applicable, to determine when credit is received. This period is generally up to two Business Days after the day of deposit.

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 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 I rate, Tier II rate, etc.). Once the minimum balance required to earn the disclosed interest rate and annual percentage yield is met, the disclosed interest rate will be paid 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 “Balance Computation Method” to determine how your collected balance is determined.

Monthly Maintenance Fee: If your Account has a monthly maintenance fee, the fee is assessed monthly and charged to your Account at the end of the statement period. A monthly maintenance fee will not be assessed if your Account meets certain conditions (“waivers”), which are set forth in the accompanying table or on 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, no maintenance fee will be assessed on your Account in any statement period if you maintain the required minimum balance in the Account each day 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

ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES^{a,c}

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.

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.

Minimum Combined Balance: If your Account has a monthly maintenance fee that can be waived if you maintain a Minimum Combined Balance, the term "Minimum Combined Balance" means the minimum total amount that you and all other owners on your Account need to maintain on deposit with TCF in checking and savings accounts 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 Combined Balance in all your TCF accounts for that period.

We determine account ownership 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, that account will not be considered in determining whether you have the Minimum Combined Balance necessary to avoid a monthly maintenance fee. For these purposes, you are not considered an account owner for accounts in your name as trustee or other representative or fiduciary capacity.

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. To determine the combined balance of all of your checking and savings accounts with TCF, we use your Account balance(s) on the last Business Day of the calendar month just before the last day of your statement period. Transactions you make (including deposits) are not taken into account until they are posted to your Account. 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).

If your Account is inactive and several regular statement periods are combined into a single statement, we determine whether you owe a monthly maintenance fee separately for each regular statement period that is included in the combined statement. To do this, we use your Account balance(s) on the last Business Day of the calendar month just before the last day of the regular statement period that is included in the combined statement. *Example:* For a statement period that runs from April 13th to July 12th, we use the combined balance of all of your accounts as of April 30th to determine if you owe a monthly maintenance fee for your April-May statement period. We use the combined balance of all of your accounts as of May 31st to determine if you owe a monthly maintenance fee for your May-June statement period, and so on. In these examples, we assume the last calendar day of the month is a Business Day.

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 and check 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, unless the check is cashed at TCF or deposited into a TCF account. If your Account qualifies for this waiver, no maintenance fee will be assessed on your Account in a statement period if you make the minimum number of Qualifying Withdrawals during that period.

Additional Deposit Account Service Fees: TCF's service fees and charges are shown in the accompanying table or separate disclosure that TCF gives you. Additional fees and charges may apply for persons who do not have an account with TCF. TCF may receive all or a portion of fees and charges paid to third parties (markup).

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 month:

- To another account you have with TCF or to a third party by pre-authorized or automatic transfer;
- By telephone (including fax) or online banking agreement, order, or instruction;
- By check or draft (if you can write checks or drafts against your Account);
- By debit card (if we have issued a debit card for your Account); or
- By similar order by you and payable to third parties.

If your Account is a money market deposit account (any account with "money market" in the name), or a statement savings account, the total number of transfers and withdrawals of the types described above that you can make from your Account is limited to six during a monthly statement period.

These transactions are not available for 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 (via check TCF sends you).

Additional transaction limits for certain account types are shown in the accompanying table or separate disclosure that TCF gives you. Additional limits on automated teller machine transactions (deposits, withdrawals, and transfers), point-of-sale (debit card) transactions, and telephone transfers are stated in your Account Contract.

MITC0795 (WEB) CBB. (REV 10/04/11)

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