

FACTS

WHAT DOES TCF BANK AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- Account balances and payment history
- TRANSACTION history and credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers' personal information; the reasons TCF chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TCF share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Mail the form below.

Please note:

If you are a **new** customer, we can begin sharing your information **30 days** from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

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

TCF PRIVACY POLICY



Mail-in Form

Mark any/all you want to limit:

- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

First Name:

Last Name:

Address:

Apt. #:

City, State, ZIP:

Mail to:

TCF BANK
 DIRECT MARKETING 001-02-Q
 801 MARQUETTE AVENUE
 MINNEAPOLIS MN 55402-3475

Who we are																
Who is providing this notice?	The TCF companies include a national bank, insurance agencies, leasing companies and equipment financing companies. See list below under "Other important information".															
What we do																
How does TCF protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.															
How does TCF collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Pay your bills or use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.															
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you 															
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.															
Definitions																
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a common corporate identity of TCF: financial companies such as an insurance agency, a leasing company or an equipment financing company. 															
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with include mortgage bankers, brokerage houses, insurance companies and agents, retailers, direct marketing companies, airlines, publishers, government agencies, check printers and non-profit organizations. 															
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies and agents, investment firms, brokerage houses and check printers. 															
Other Important information																
<p>The list of companies that this notice applies to is:</p> <table border="0"> <tr> <td>TCF National Bank</td> <td>TCF Agency, Inc.</td> <td>TCF Agency Insurance Services, Inc.</td> </tr> <tr> <td>TCF Equipment Finance, Inc.</td> <td>TCF Insurance Agency, Inc.</td> <td>TCF Inventory Finance</td> </tr> <tr> <td>Winthrop Resources Corporation</td> <td>TCF Commercial Finance Canada, Inc.</td> <td>TCF Bank International</td> </tr> <tr> <td>Fidelity National Capital, Inc.</td> <td>Red Iron Acceptance, LLC</td> <td>TCF Financial Corporation</td> </tr> <tr> <td>TCF Foundation</td> <td></td> <td></td> </tr> </table>		TCF National Bank	TCF Agency, Inc.	TCF Agency Insurance Services, Inc.	TCF Equipment Finance, Inc.	TCF Insurance Agency, Inc.	TCF Inventory Finance	Winthrop Resources Corporation	TCF Commercial Finance Canada, Inc.	TCF Bank International	Fidelity National Capital, Inc.	Red Iron Acceptance, LLC	TCF Financial Corporation	TCF Foundation		
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