

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan, in the form of a written overdraft protection line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

This notice explains our standard overdraft practices on and after August 15, 2010.

➤ What are the standard overdraft practices that come with my account?

We will authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if TCF pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want TCF to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 1-800-TCFBANK (1-800-823-2265) or 612-823-2265 (if calling from the Minneapolis-St. Paul metropolitan area), stop by any TCF branch, or complete the Opt-In election in your Account Agreement. You may also send a written request, including your name, address, date of request, and account number(s), to us at:

TCF NATIONAL BANK
PO BOX 9110
MINNEAPOLIS MN 55480-9110

➤ What if I want to revoke my decision to have TCF authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you opt-in and decide later that you want to revoke your decision to have TCF authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 1-800-TCFBANK (1-800-823-2265) or 612-823-2265 (if calling from the Minneapolis-St. Paul metropolitan area), stop by any TCF branch, or send a written request, including your name, address, date of request, and account number(s), to us at:

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