



TCF Bank Deposit Rate Sheet

Current Rates & Yields • Arizona

your convenience bank.™

Annual Percentage Yields (APYs) effective: 07/30/10

Contact a TCF Sales and Service Representative for information concerning other fees and terms on these accounts.

BEST-FIT SAVINGS ACCOUNTS

TCF PREMIER SAVINGS

Minimum to Open: \$50

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$225,000	1.24 %	1.25 %	(Tier 6)
\$100,000	1.00 %	1.00 %	(Tier 5)
\$50,000	0.50 %	0.50 %	(Tier 4)
\$10,000	0.25 %	0.25 %	(Tier 3)
\$2,500	0.05 %	0.05 %	(Tier 2)
\$0.01	- %	- %	(Tier 1)

TCF SMALL BUSINESS MONEY MARKET

Minimum to Open: \$250

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$99,000	0.75 %	0.75 %	(Tier 5)
\$50,000	0.50 %	0.50 %	(Tier 4)
\$10,000	0.25 %	0.25 %	(Tier 3)
\$2,500	0.10 %	0.10 %	(Tier 2)
\$0.01	0.01 %	0.01 %	(Tier 1)

TCF POWER SAVINGS

Minimum to Open: \$25

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$50,000	0.75 %	0.75 %	(Tier 5)
\$25,000	0.75 %	0.75 %	(Tier 4)
\$5,000	0.75 %	0.75 %	(Tier 3)
\$500	0.75 %	0.75 %	(Tier 2)
\$0.01	0.75 %	0.75 %	(Tier 1)

POWER MONEY MARKET

Minimum to Open: \$50

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$50,000	0.75 %	0.75 %	(Tier 5)
\$25,000	0.50 %	0.50 %	(Tier 4)
\$10,000	0.25 %	0.25 %	(Tier 3)
\$2,500	0.10 %	0.10 %	(Tier 2)
\$0.01	0.01 %	0.01 %	(Tier 1)

BEST-FIT CHECKING ACCOUNTS

TCF PREMIER CHECKING & PREMIER CHECKING PLUS

Minimum to Open: \$500

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$225,000	1.00 %	1.00 %	(Tier 6)
\$100,000	0.75 %	0.75 %	(Tier 5)
\$50,000	0.50 %	0.50 %	(Tier 4)
\$10,000	0.25 %	0.25 %	(Tier 3)
\$2,500	0.10 %	0.10 %	(Tier 2)
\$0.01	- %	- %	(Tier 1)

TCF PREMIER 50+ CHECKING

Minimum to Open: \$25

Minimum Balance to Obtain Disclosed APY	Interest Rate	Annual Percentage Yield	
\$225,000	1.24 %	1.25 %	(Tier 6)
\$100,000	1.00 %	1.00 %	(Tier 5)
\$50,000	0.75 %	0.75 %	(Tier 4)
\$10,000	0.50 %	0.50 %	(Tier 3)
\$2,500	0.10 %	0.10 %	(Tier 2)
\$0.01	- %	- %	(Tier 1)

WEEKLY CD SPECIAL

1.00% APY

Minimum to Open: \$500

30 - MONTH CD SPECIAL

.85% APY

Minimum to Open: \$500

9 - MONTH CD SPECIAL

Certificates of Deposits cannot be opened online.
A penalty may be imposed for early withdrawal.
Visit a TCF Branch to open a new CD today!

Fees could reduce earnings. Rates are subject to change.



Contact a TCF Sales and Service Representative for information concerning other fees and terms on these accounts.

Truth-in-Savings Act Disclosures

TCF[®] National Bank

"TCF," "TCF Bank," "we," "us," and "our" mean TCF National Bank.

Savings Accounts, Checking Accounts & Money Market Accounts (Other than Certificate of Deposit Accounts)

Interest Rate and Annual Percentage Yield Information: We determine the interest rate on accounts at our discretion. At our discretion, we may change the interest rate on any account at any time. We may do so without giving advance notice of the change.

Frequency of Compounding and Crediting of Interest: Interest for all accounts listed in the Deposit Rate Sheet as "Checking Accounts" or "Money Market Accounts" will be compounded and credited monthly. Interest for all other accounts listed in the Depos

Effect of Closing an Account: Interest is not forfeited for accounts that are closed before accrued interest is credited. No interest accrues for the day on which an account is closed.

Balance Computation Method: We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the entire collected balance in an account each day. The daily periodic rate is 1/365 of the disclosed annual i

Minimum Balance Required to Obtain Disclosed Annual Percentage Yield: The minimum balance you need to maintain on deposit in an account each day to earn the disclosed interest rate and annual percentage yield is shown in the Deposit Rate Sheet under "Mi

When Interest Begins to Accrue on Non-Cash Deposits: Interest begins to accrue on deposits of non-cash items (for example, checks) no later than the Business Day that TCF receives credit for the deposit of non-cash items. We rely on the availability sch

Certificate of Deposit Accounts

Interest Rate and Annual Percentage Yield Information: Current interest rates and annual percentage yields may change without advance notice. The annual percentage yield assumes interest remains on deposit until maturity (or 12 months at the current rat

Period of Time Interest Rate Will Be in Effect: The interest rate for a certificate of deposit account will remain in effect for the original term of the certificate (which is shown on the certificate), except in the case of a Step-Up Certificate or a Re

- **Special Provisions for Step-Up Certificates (Where Offered):** A "Step-up Certificate" is a certificate of deposit account you have with TCF that: (1) renews automatically on the maturity date for the same term; and (2) gives you a one-time option to

- **Special Provisions for Reload Certificates (Where Offered):** A "Reload Certificate" is a certificate of deposit account you have with TCF that: (1) renews automatically on the maturity date for the same term; and (2) gives you a one-time option to cha



Renewal Policies: Certificate of deposit accounts (except Jumbo Certificate accounts) renew automatically at maturity. At TCF's discretion, the interest rate during the renewal term may be lower, the same, or higher than the interest rate during the prev

Frequency of Compounding and Crediting of Interest: Interest for certificate of deposit accounts with a term less than 12 months (except Jumbo Certificate accounts) will be compounded and credited at maturity unless you withdraw or receive the interest b

Balance Computation Method: We use the daily balance method to calculate the interest on accounts. For accounts other than Jumbo Certificate accounts, this method applies a daily periodic rate to the entire balance in an account each day. For Jumbo Certif

Here is how we determine an account's collected balance for any day. We take the account balance at the end of the Business Day after all transactions (including withdrawals and deposits) received by TCF for processing before the applicable cutoff times h

Minimum Balance Required to Obtain Disclosed Annual Percentage Yield: The minimum balance you need to maintain on deposit in a certificate of deposit account each day to earn the disclosed interest rate and annual percentage yield is shown in the Deposit

When Interest Begins to Accrue on Non-Cash Deposits: For certificate of deposit accounts other than Jumbo Certificate accounts, interest begins to accrue on deposits of non-cash items (for example, checks) on the day you make your deposit. For Jumbo Cert

Early Withdrawal Penalties: TCF charges a penalty ("early withdrawal penalty") for withdrawals of all or part of an account's balance before the maturity date. However, we do not charge a penalty for any withdrawal: (1) after any account holder dies or i

If TCF makes a change in the term or interest rate on an account at your request, we will charge an early withdrawal penalty as if the entire account balance had been withdrawn. However, we will not charge the penalty if the request and the change is unde

If a partial withdrawal is made from an account, and the account balance after the withdrawal is less than the minimum balance we require to earn the disclosed interest rate and annual percentage yield for the then-current term, TCF will charge an early w

The early withdrawal penalty for all automatically renewing Accounts (excludes Jumbo Certificate accounts) is the greater of: (1) \$25; or (2) (i) if the term is less than three months, all interest that would have been earned during the current term on th

The early withdrawal penalty for Jumbo Certificate Accounts will be the greater of: (1) \$25; or (2) (i) if the term less than 90 days, all interest that would have been earned during the current term on the amount withdrawn, or (ii) if the term is 90 days

Important Additional Information

This schedule is part of your account contract with TCF, which governs the use of your account. See your account contract for definitions of terms used in this schedule. TCF may change any term shown in this schedule at our discretion without notice, exce