

**Deposit Account  
Services and  
Prices Schedule**  
Minnesota, South Dakota

**Effective November 17, 2009**

**[www.tcfbank.com](http://www.tcfbank.com)**



*Open 7 Days<sup>SM</sup>*

**your convenience bank.**

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES**

<b>Account Reconciliation and Research</b>	\$30 per hour (\$30 minimum)
<b>Automated Teller Machine (ATM) Transactions:<sup>a</sup></b>	
<b>TCF® EXPRESS TELLER® ATM<sup>b</sup></b>	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.
<b>Other ATMs:</b>	
• <b>Within the States of Minnesota/South Dakota</b>	\$3 per withdrawal, \$2 per balance inquiry, and free transfers.
• <b>Outside the States of Minnesota/South Dakota</b>	\$3 per withdrawal, \$2 per balance inquiry, and free transfers.
• <b>Outside of U.S.:</b>	\$5 per withdrawal, \$2 per balance inquiry, and free transfers.
• TCF Power Checking, TCF Premier Checking, TCF Premier 50+ Checking, and TCF Premier Savings accounts:	free transfers and a total of two free withdrawals at "Other ATMs" per monthly statement cycle; prices for additional transactions shown above.
• TCF PLUS e Checking:	free transfers and two free of each withdrawal type listed above at "Other ATMs" per monthly statement cycle; prices for additional transactions shown above.
• TCF Premier Checking Plus:	free transfers and a total of two free withdrawals Within or Outside the State per monthly statement cycle; prices for additional transactions shown above. In addition, TCF Premier Checking Plus receives unlimited free Outside of U.S. ATM withdrawals..
• <b>Please note:</b>	The owner or operator of other ATMs may charge TCF Account holders an access fee or other charges for transactions. Not all transactions available at all locations.
<b>Certificate of Deposit</b>	See Terms and Conditions for Certificates for minimum penalties for early withdrawal.
<b>Check Cashing Fee - TCF Checks: Non-TCF Account Holder</b>	\$5 per TCF check cashed where available. No fee for cashing TCF checks in amounts of less than \$10. Maximum fee per transaction is \$10.
<b>Certified Checks</b>	\$25 per check
<b>Check Printing</b>	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. You are required to order your first box of checks through TCF.  TCF® Premier 50+ Checking, TCF® Premier Checking, and TCF® Premier Checking Plus: Customer pays for shipping and handling (including applicable tax). No additional charge for one box of checks (for each check order) from a select variety of styles.  Totally Free Student Checking: Customer pays for shipping and handling (including applicable tax) for the first box of certain styles of checks. Regular pricing otherwise applies.
<b>Checking Account Closing Fee</b>	\$30 or account balance, whichever is less, if account is inactive for six months and the balance is \$30 or less.
<b>Coin Counting: Account Holder</b>	Express coin machine - free Rolled coin - free Loose coin - 5% of total

**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES**

<b>Non-Account Holder</b>	Express coin machine, rolled coin, loose coin - 8.9% of total						
<b>Collection Items:</b>							
<b>Domestic Checks Presented for Collection</b>	\$30 per item, plus any third party fees						
<b>Foreign Checks Presented or Deposited for Collection</b>	\$50 per item, plus any third party fees (no fee for foreign checks deposited to a Totally Free Checking account)						
<b>Collection Processing Fee</b>	\$35 if TCF sends your Account to a collection agency						
<b>Copy Fees:</b>							
<b>Check Image Copy</b>	Two free (front and back of item) per month, thereafter \$5 per check image						
<b>Deposit and Withdrawal Slips</b>	\$5 per copy						
<b>POS Sales Drafts</b>	\$5 per copy						
<b>Statements</b>	\$5 per statement						
<b>Escheat Processing Fee</b>	\$30 for "escheating" abandoned funds in your Account to a state, based on the last (most recent) address TCF has on file for your Account when we "escheat" the funds.						
	<table border="0"> <tr> <td style="text-align: center;"><b><u>Most Recent Address</u></b></td> <td style="text-align: center;"><b><u>Escheat Processing Fee</u></b></td> </tr> <tr> <td><b>AZ, IL, IN, MI, MN, SD</b></td> <td>\$30 or the balance of your Account, whichever is less.</td> </tr> <tr> <td><b>WI</b></td> <td>\$30 or the balance of your Account, whichever is less (provided your Account is opened on or after October 7, 2008).</td> </tr> </table>	<b><u>Most Recent Address</u></b>	<b><u>Escheat Processing Fee</u></b>	<b>AZ, IL, IN, MI, MN, SD</b>	\$30 or the balance of your Account, whichever is less.	<b>WI</b>	\$30 or the balance of your Account, whichever is less (provided your Account is opened on or after October 7, 2008).
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<b>WI</b>	\$30 or the balance of your Account, whichever is less (provided your Account is opened on or after October 7, 2008).						
<b>Garnishments, Levies, or Attachments Served</b>	\$100 each						
<b>International Service Fee</b>	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. No charge for Premier Checking Plus.						
<b>Mail Handling Fee</b>	\$5						
<b>Money Orders:</b>							
<b>Account Holder</b>	\$5 each (TCF® Premier 50+ Checking, TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings receive a combination of four free money orders and official checks per day.)						
<b>Nonsufficient Funds ("NSF")/Overdraft Fee</b>							
<b>Paid*</b>	\$35 per Item						
<b>Not Paid*</b>	\$35 per Item						
* The term "Item" refers to checks, drafts, items, Point-of-Sale transactions, ATM transactions, ACH transactions, account fees, holds placed on your Account, and other oral, written, or electronic orders or instructions for the payment, transfer, debit or withdrawal of funds from your Account, including debit entries initiated by TCF. This fee applies when your Account is overdrawn because TCF paid an Item or would be overdrawn if TCF paid an Item submitted for payment, or when you do not have enough Available Funds in your Account to pay an Item when it is submitted for payment. This fee also applies when TCF returns, reverses, or declines to pay an Item for any other reason authorized under your Account Contract. This fee applies whether or not TCF pays the Item and applies each time the Item is submitted to TCF for							

## ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES

payment. This fee is subject to change. Refer to your Account Contract for more details. To avoid Nonsufficient Funds ("NSF")/Overdraft Fees, you are responsible at all times for keeping track of all your transactions and making sure you have enough Available Funds in your Account to cover all your transactions. To help avoid Nonsufficient Funds ("NSF")/Overdraft Fees on your Account, TCF encourages you to ask about an Overdraft Protection plan for your Account, or to call the number shown in your Account Contract under "Contacting TCF" to obtain balance information before entering into any transaction that might cause an inadvertent overdraft in your Account. Please note that the balance information may not reflect certain items, including your most recent or pending transactions or transactions that will be posted to your Account at the end of the Business Day.

### Notary Service:

<b>Account Holder</b>	Free
<b>Non-Account Holder</b>	\$1 per request

### Official Checks:

<b>Account Holder</b>	\$7 each (TCF® Premier 50+ Checking, TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings receive a combination of four free money orders and official checks per day.)
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### Online Banking Fees:

- **TCF® Totally Free Online<sup>SM</sup> Banking** Free
- **TCF® Preferred Online<sup>SM</sup> Banking Access Fee** Free if you have one of the following: TCF® Premier 50+ Checking, TCF® PLUS e Checking, TCF Power Checking<sup>SM</sup>, TCF® Premier Checking, TCF® Premier Checking Plus, Bill Payment Service subscribers, or if you sign up to receive your statements electronically (online). Otherwise, the fee is \$2.95 per month.
- **TCF® Preferred Online<sup>SM</sup> Banking Bill Payment Service Fees<sup>c</sup>** \$5.95 per month. You will not be charged a monthly fee if you sign up to receive your statements electronically (online) or if you have one of the following account types: TCF® Premier 50+ Checking, TCF® PLUS e Checking, TCF Power Checking<sup>SM</sup>, TCF® Premier Checking, and TCF® Premier Checking Plus.
- **Bill Payment Using Non-TCF Funding Account** \$1.25 per payment
- **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.

<b>Overdraft Fee—Premier Plus Payment</b>	\$50
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<b>Point-of-Sale (POS) Transactions<sup>a</sup></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. This fee only applies to Totally Free Checking, Totally Free Student Checking, and Checking with Interest account types. There is no TCF fee for POS Transactions processed through the VISA signature-based system.
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**ADDITIONAL DEPOSIT ACCOUNT SERVICES AND FEES**

<b>Postdated Check Fee</b>	\$35 per request
<b>Retirement Plan (IRA, SEP)</b>	No annual fee; \$40 if Plan is closed (except for Totally Free IRA Savings Account, and for death, disability, or retirement)
<b>Returned Deposited Items</b>	\$15 per returned item
<b>Signature Guarantees:</b>	
<b>Account Holder</b>	Free
<b>Non-Account Holder</b>	Free if on TCF stock certificate, otherwise not offered
<b>Statement Update</b>	\$5 per request
<b>Stop Payment Fee</b>	\$35 per each 6 month request
<b>Travelers Cheques:</b>	
<b>Account Holder</b>	Traditional Cheques: \$2 per \$100 (free for TCF® Premier 50+ Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings) Cheques for Two: \$2.50 per \$100 (50¢ per \$100 for TCF® Premier 50+ Checking, TCF Power Checking <sup>SM</sup> , TCF® Premier Checking, TCF® Premier Checking Plus, and TCF® Premier Savings)
<b>Western Union</b>	Prices vary with transaction amount and destination; current pricing available through any TCF office.
<b>Wire Transfers:</b>	
<b>Domestic</b>	Outgoing     \$25 Incoming     \$15
<b>International</b>	Outgoing     \$50 Incoming     \$15
<b>Additional Fees</b>	Telephone confirmation of any incoming wire: \$5. Any third party bank fees, if not covered by TCF's fee.

- <sup>a</sup> The fees shown for ATM transactions or Point-of-Sale (POS) transactions are the fees charged by TCF® National Bank. When you use a POS terminal or an ATM that is not a TCF EXPRESS TELLER ATM, you may be charged a fee by the POS operator, ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.
- <sup>b</sup> TCF charges a fee when a customer uses a TCF EXPRESS TELLER to access a non-TCF account.
- <sup>c</sup> If you unenroll from online statements and your account is not one of the following account types: TCF® Premier 50+ Checking, TCF® PLUS e Checking, TCF Power Checking<sup>SM</sup>, TCF® Premier Checking, and TCF® Premier Checking Plus, the fee will no longer be waived.

**ALL SERVICES AND PRICES ARE SUBJECT TO CHANGE**

**TCF may mark up and retain a portion of the fees charged for third party services.**

CHECKING ACCOUNTS	Minimum Deposit To Open Account	Service Fee <sup>1</sup>	Minimum Daily Collected Balance Required to Earn Disclosed Annual Percentage Yield <sup>3</sup>	Frequency of Compounding and Crediting Interest <sup>4</sup>
Totally Free Checking <sup>5</sup>	\$ 25	No monthly service fee.	Not applicable	None
Totally Free Student Checking <sup>5</sup>	\$ 25	No monthly service fee.	Not applicable	None
TCF® PLUS e Checking <sup>5</sup>	\$ 25	\$7 monthly service fee. Fee waived for the monthly statement cycle if during that cycle there are Direct Deposits totaling \$100 or more, or an Online Banking bill payment of \$25 or more, or an ACH debit of \$25 or more. (Checks converted to electronic transactions do not qualify as an ACH debit. For more information about electronic check conversion, see TCF's "Terms and Conditions for Checking and Savings Accounts" booklet.)	Not applicable	None
TCF® Premier 50+ Checking <sup>2, 6, 8</sup>	\$ 25	No monthly service fee.	\$ 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)	Monthly
TCF Power Checking <sup>SM 6, 7, 8</sup>	\$ 25	\$10 monthly minimum balance fee if the ledger balance in the account falls below \$1,000 any day in the monthly statement cycle and the combined Household Balance of all of your TCF deposit account(s) falls below \$10,000 any day in the monthly statement cycle.	\$ 5,000 (Tier III Rate) \$ 1,000 (Tier II Rate) \$ .01 (Tier I Rate)	Monthly
TCF® Premier Checking <sup>6, 7, 8</sup>	\$ 500	\$15 monthly minimum balance fee if the ledger balance in the account falls below \$2,500 any day in the monthly statement cycle and the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000 any day in the monthly statement cycle.	\$ 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)	Monthly
<b>SAVINGS ACCOUNTS: Withdrawal limits may apply. See your "Terms and Conditions for Checking and Savings Accounts" disclosure booklet.</b>				
TCF® Power Savings <sup>SM 6</sup>	\$ 25	\$4 monthly minimum balance fee if the ledger balance in the account falls below \$100 any day in the month. TCF will waive the minimum balance service fee for 90 days after account opening if the "Minimum Deposit to Open Account" is met at time of account opening.	\$ 50,000 (Tier V Rate) \$ 25,000 (Tier IV Rate) \$ 5,000 (Tier III Rate) \$ 500 (Tier II Rate) \$ .01 (Tier I Rate)	Quarterly
TCF® Classic Money Market <sup>5, 6, 7</sup>	\$ 50	\$5 monthly minimum balance fee if the ledger balance in the account falls below \$1,000 any day in the monthly statement cycle and the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000 any day in the monthly statement cycle.	\$ 50,000 (Tier V Rate) \$ 25,000 (Tier IV Rate) \$ 10,000 (Tier III Rate) \$ 2,500 (Tier II Rate) \$ .01 (Tier I Rate)	Monthly
TCF® Premier Savings <sup>6, 7</sup>	\$ 50	\$15 monthly minimum balance fee if the ledger balance in the account falls below \$2,500 any day in the month and the combined Household Balance of all of your TCF deposit account(s) falls below \$15,000 any day in the month.	\$ 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)	Quarterly

<sup>1</sup> See Additional Deposit Account Services and Fees for other service fees. Service fees are subject to change. For other important information see your "Terms and Conditions for Checking and Savings Accounts" disclosure booklet.

<sup>2</sup> At least one owner must be age 50 or older.

<sup>3</sup> Interest rate and Annual Percentage Yield may change. At TCF's discretion, TCF may change the interest rate on your Account at any time without notice. **Interest rates and Annual Percentage Yields for TCF Power Savings may be different depending on the date the account was opened. For example, accounts opened during a certain promotional period may have an interest rate and Annual Percentage Yield that is higher than accounts opened in other periods.** TCF uses the daily balance method to calculate interest on Checking Accounts and Savings Accounts. The daily balance method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the Business Day TCF receives credit for the deposit of non-cash items (for example, checks). See "Funds Availability Schedule for Checking and Savings Accounts" for further information (as applicable). See also TCF's "Current Rates and Yields" schedule for Annual Percentage Yield disclosures. Fees could reduce earnings.

<sup>4</sup> Where interest is compounded monthly, interest is also compounded at year end for any partial statement period. Interest is credited on the last day of each period and at year end.

<sup>5</sup> Checks may be requested for this Account.

<sup>6</sup> Listed above are the balance tiers for this 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. Each tier shown reflects the current minimum balance required to obtain the applicable Annual Percentage Yield, which will be paid on the entire collected balance in your Account.

<sup>7</sup> "Household Balance" includes the sum of the ledger balances of your TCF deposit account(s) (Checking, Savings, including Certificates of Deposit, and Money Market accounts) as of the end of the last Business Day of the preceding calendar month. Deposit accounts included in the Household Balance are those TCF accounts owned by any Account owners on this TCF Account (a matching Tax Identification Number ["TIN"]).

<sup>8</sup> Customer required to order a box of checks through TCF at account opening.

