



Open 7 Days<sup>SM</sup>

your convenience bank.<sup>SM</sup>

www.tcfbank.com

# TCF<sup>®</sup> Student Checking

Colorado, Illinois, Indiana, Michigan, Minnesota, South Dakota, Wisconsin

Available to students less than age 25.

TCF reserves the right to convert your Account to another account type at age 25.

## ADDITIONAL SERVICES AND PRICES

<b>Minimum Deposit to Open Account</b>	\$25
<b>Monthly Maintenance Fee</b>	No monthly maintenance fee if you have monthly direct deposit(s) on your Account totaling \$100 or more, maintain a minimum Account balance of \$100, or if the combined balance of all of your deposit accounts with TCF is \$2,500 or more. <sup>1</sup> Otherwise the monthly maintenance fee is \$4.95.
<b>Check Printing</b>	Free printing of the first box of checks (customer pays for shipping and handling including applicable taxes). Customer pays the cost of checks for all subsequent orders. Customer required to order a box of checks at account opening.
<b>Monthly Online Banking Fees</b>	
<b>TCF Online Banking</b> (view your account transaction history, make transfers, check balances, and sign up for e-statements)	Free
<b>TCF Preferred Online Banking</b> (receive secure online messages, set up account alerts, Bill Pay, and expanded transaction history)	Free on and after February 28, 2010. Free prior to February 28, 2010 if you are a Bill Payment subscriber or sign up to receive your statements electronically (online). Otherwise the monthly fee is \$2.95 prior to February 28, 2010.
<b>TCF Preferred Online Banking Bill Payment</b> (pay bills online)	No monthly service fee on and after February 28, 2010. Free prior to February 28, 2010 if you sign up to receive your statements electronically (online). Otherwise the monthly fee is \$5.95 prior to February 28, 2010.
<b>Point-of-Sale (POS) Transactions<sup>2</sup></b>	No TCF POS transaction fee for signature-based transactions processed through the VISA <sup>®</sup> system. Otherwise, the fee is 30¢ for each POS transaction when you use your Secret Code (PIN) to complete the transaction, not to exceed \$5 per statement period.
<b>Note Regarding Account Name:</b> Your Account is called "TCF Student Checking." For a short time period you may see your Account referred to as "TCF Totally Free Student Checking" in certain communications from TCF. <b>Wherever the name "TCF Totally Free Student Checking" is used, it is now replaced with "TCF Student Checking."</b>	

This document is an amendment to your Account Contract with TCF National Bank, and is effective when you open your Account. See TCF's *Deposit Account Services and Prices Schedule* brochure for other fees and charges that apply to your Account, and TCF's *Terms and Conditions for Checking and Savings Accounts* disclosure booklet for other terms of your Account Contract with TCF. To the extent of any conflict between this amendment and the other terms of your Account Contract with TCF, this amendment controls.

<sup>1</sup> This fee will be waived in any statement period if you maintain the required minimum Account balance throughout the statement period, or you have direct deposits(s) on your Account totaling \$100 or more during the statement period, or the combined balance of all of your deposit accounts with TCF is \$2,500 or more (as explained more fully below). The "combined balance of all of your deposit accounts with TCF" is the total amount you and all other owners on your Account have on deposit with TCF in checking and savings accounts. We determine ownership based on matching information in our account records. For these purposes, you are not considered an account owner for accounts in your name as trustee or other representative capacity. In determining 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 the last day that was a Business Day. In determining the combined balance of all of your deposit accounts with TCF, we use your account balance(s) on the last Business Day of the calendar month preceding the last day of your statement period. *Example:* For a statement period that runs from April 13<sup>th</sup> to May 12<sup>th</sup>, we use the combined balance of all of your deposit accounts with TCF as of April 30<sup>th</sup> (assuming April 30<sup>th</sup> is a Business Day). If your Account becomes inactive and several regular statement periods are combined into a single statement, we use your account balance(s) on the last Business Day of the calendar month preceding the last day of what would have been each regular statement period to determine whether the fee is waived for each regular statement period included in the statement. Monthly maintenance fees are assessed at the end of each statement period. In addition, for purposes of determining your Account balance and the combined balance of all of your deposit accounts with TCF, transactions you make (including deposits) are not taken into account until they are posted to your account. Except as otherwise stated in this notice, all the other terms of your Account Contract (as it may have been amended) continue to apply.

<sup>2</sup> A POS transaction is where you use an access card (debit card) issued by TCF to purchase goods, property, or services at a merchant or an ATM. The fees shown for POS transactions are the fees charged by TCF. When you use a POS terminal that is not a TCF EXPRESS TELLER, you may be charged a fee by the POS 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.