

You do not need this account to receive your Federal student aid.
Ask the financial aid office about other ways to receive your money.

TCF Campus Card Checking Account Summary of Fees

Monthly Maintenance Fee:	Per purchase fee:	ATM Withdrawal fees:	Cash reload fees:
N/A	\$0	\$0 in TCF network \$3* out of network	N/A

* This fee can be lower depending on how and where this card is used.

ATM Fees (for using an ATM in TCF's ATM network): \$0 for withdrawals, balance inquiries, and transfers. Fees may apply for other services.

ATM Fees (for using an ATM outside of TCF's ATM network):

Up to 4 withdrawals per statement cycle are provided in states of MN and SD without a TCF-imposed fee, thereafter the fee is \$3.00 per transaction plus any fee the ATM operator charges.

\$0 per withdrawal in the U.S. (but outside the states of MN and SD) plus any fee the ATM operator charges

\$0 per withdrawal outside of the U.S., plus 3% transaction, plus any fee the ATM operator charges

\$2 per balance inquiry, plus any fee the ATM operator charges

Inactivity Fee/Account Closing Fee: \$0

Statement Fees: \$0 (for online statements) \$0 (for paper statements) \$1.50 ATM Mini Statement

Dormant Accounts Fee: \$10/month (for accounts with no activity for 365 consecutive days).

Customer Service Fees: \$0

The financial institution (TCF National Bank) offering this account charges up to 20 other types of fees that could be charged. Here are some of them:

Non-Sufficient Funds (NSF) Fee: \$37 each item TCF does not pay because it exceeds your available account balance. This is also called Returned Item NSF Fee. TCF does not charge a fee for denied debit card transactions.

Deposited Item Returned Fee: \$20 each item you deposit or cash that is rejected because the payer did not have enough money in his or her account or for other reasons.

Stop Payment Fee: \$35 per item to stop payment for up to 6 months.

Overdraft Options:

Overdraft Service Election: ATM and Everyday Debit Card Transactions

Fee for No Overdraft Service (Opt-Out)	\$0	TCF will decline your ATM and debit card transactions (e.g. a purchase at a retailer) that exceed your account's available balance at the time of the transaction. You will not be charged a fee for the declined transaction.
Overdraft Fee Overdraft Service (Opt-In)	\$37	For each ATM and debit card transaction TCF authorizes at its discretion and pays.
Maximum Number of Overdraft Fees per Day	5	You will only be charged this number of overdraft fees per day, even if TCF elects to cover additional overdrafts. Returned Item NSF fees also count towards this limit.
Minimum Amount Required to Trigger an Overdraft Fee	\$5	If TCF pays an item that overdraws your account by this amount or less, you will not incur an overdraft fee.
	\$1	If TCF pays an item that overdraws your account and the item is less than this amount, you will not incur an overdraft fee.
Extended Overdraft Fee	\$0	
Overdraft Protection Transfer Options:		
Overdraft Transfer from Linked Savings Account	\$10	per automated overdraft protection transfer from a linked TCF savings account.
Overdraft Transfer from Line of Credit	\$10	or each advance from the overdraft protection line of credit (subject to credit approval), plus 18% Annual Percentage Rate on outstanding account balances.

Explanatory Note: TCF may pay overdrafts due to checks and other electronic transactions (not involving the use of a debit card) unless you opt-out of overdraft service for these transactions. If you opt-out, TCF will not pay any transaction that exceeds your available balance and a \$37 NSF fee may apply for each transaction. If you do not opt-out a \$37 fee may apply for each overdraft transaction.

TCF is a member of the Federal Deposit Insurance Corporation (FDIC). These accounts are eligible for FDIC insurance coverage.

This disclosure page is only a summary of TCF's Campus Card Checking product, and is not part of any account contract with TCF. This account is only available to students, faculty, or staff members of the University of Minnesota. TCF has a school arrangement with the University of Minnesota. Please note that TCF has agreed to pay fees to the University for this account.

To view the terms and conditions for this account, please refer to [TCF's Terms and Conditions for Checking and Savings Accounts](#). For additional information, including other service charges, please refer to [TCF's Deposit Account Services and Prices Schedule](#), and [TCF Campus Card Checking Account Summary](#).