



FACTS

WHAT DOES TCF DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • transaction history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers' personal information; the reasons TCF chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TCF share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below. <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-800-TCF-BANK (1-800-823-2265)
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TCF PRIVACY POLICY



Mail-in Form

Mark any/all you want to limit:

- Do not share my personal information with nonaffiliates to market their products and services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

First Name:	Mail to: TCF BANK MARKETING 001-00-D 801 MARQUETTE AVENUE MINNEAPOLIS MN 55402-3475
Last Name:	
Address:	
Apt. #:	
City, State, ZIP:	

Who we are	
Who is providing this notice?	The TCF companies, which include a national bank, insurance agencies, a motor vehicle finance company, and other companies (“TCF”). See list below under “Other important information.”
What we do	
How does TCF protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TCF collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Pay your bills or use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can’t I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a TCF name; financial companies such as an insurance agency and motor vehicle finance company; and nonfinancial companies such as our parent company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with include mortgage companies, insurance companies and agents, investment companies, securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, retailers, direct marketing companies, airlines, publishers, government agencies, check printers and non-profit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include insurance companies and agents, investment companies; securities brokerage companies, identity theft protection companies, financial institutions, credit card companies, and check printers.

Other Important information									
<p>The list of companies that this notice applies to is:</p> <table border="0"> <tr> <td>TCF National Bank</td> <td>TCF Agency, Inc.</td> <td>TCF Agency Insurance Services, Inc.</td> </tr> <tr> <td>TCF Foundation</td> <td>TCF Insurance Agency, Inc.</td> <td>TCF Financial Corporation</td> </tr> <tr> <td>Gateway One Lending & Finance, LLC</td> <td></td> <td></td> </tr> </table> <p>State Privacy Laws: State laws may provide you with other privacy protections. To the extent those state laws apply, we will comply with them when sharing your personal information.</p> <p>California Residents: We will not share your personal information with nonaffiliates, except as permitted by applicable law, including, for example, with your consent or to service your account. We will limit sharing among our affiliates to the extent required by applicable law.</p> <p>Vermont Residents: We will not share your personal information with our nonaffiliates or affiliates, other than information about your transactions with us, unless you have given us your authorization in accordance with applicable law, or except as otherwise permitted by applicable law.</p> <p>Nevada Residents: We may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at 1-800-823-2265 or write us at TCF Bank, Marketing, 001-00-D, 801 Marquette Avenue, Minneapolis, MN 55402-3475. When writing us, you must provide us with your name, address, account number, and the telephone number you want placed on the list. In addition, Nevada residents can contact the Nevada Attorney General for more information about their opt-out rights by calling 775-684-1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701-4717. You are being provided this notice under Nevada state law.</p>	TCF National Bank	TCF Agency, Inc.	TCF Agency Insurance Services, Inc.	TCF Foundation	TCF Insurance Agency, Inc.	TCF Financial Corporation	Gateway One Lending & Finance, LLC		
TCF National Bank	TCF Agency, Inc.	TCF Agency Insurance Services, Inc.							
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