

from any bank in the U.S. to your TCF account on a weekly or monthly basis. This recurring transfer is processed by TCF Bank. Just visit a convenient branch or call 1-800-TCF-BANK to request an Automated Transfer Authorization form.

Direct Deposit. Direct deposit your paycheck or financial aid electronically into your TCF account. This service is set up with your employer or financial aid provider. For your convenience, TCF Bank can provide you University of Michigan direct deposit forms.

Wire Transfers. TCF Bank can send and receive electronic wire transfers. The TCF Bank routing number is 272471548. TCF Bank charges \$15.00 to process each incoming wire. Check with the sending financial institution for its outgoing wire charge.

Western Union. TCF Bank is an official Western Union agent with services in most branches.

What does TCF Bank charge for online banking?

TCF Bank offers TCF Totally Free Student Mcard Checking account holders TCF Preferred Online Banking with no monthly access charge. Just enroll at www.tcfbank.com. TCF Preferred Online Banking allows you to access your account balance, transfer funds, pay bills and review your posted transaction history for the previous 18 months.

What is the overdraft charge?

The TCF Bank overdraft charge is \$35 per non-sufficient funds item, whether it is a check, ATM withdrawal, point of sale purchase or other debit transaction. There is no additional daily fee for a negative balance. TCF Bank customers can access account balance information 24 hours a day 7 days a week using an ATM, TCF automated telephone banking services at 1-800-TCF-BANK and online using TCF Preferred Online Banking at www.tcfbank.com.

Do you have Overdraft Protection and how does it work?

Yes, TCF Bank® offers Overdraft Protection. Overdraft Protection is an

emergency line of credit, extended only as needed to cover debit transactions in excess of funds available in your checking account. An advance is made into the account in multiples of \$300. A fixed annual percentage rate (APR) of 18% will be applied to the Overdraft Protection account when there is an outstanding balance. The Overdraft Protection account is subject to credit approval and there is a \$30 annual fee. A TCF Overdraft Protection Request Form can be obtained at any TCF Bank branch.

What is the difference between Mcard, Blue Bucks and the TCF® Check Card?

Your Mcard is the multi-purpose card issued to you by U-M. It is your key to University and banking services. You can set up a U-M Housing Blue Bucks account and a TCF Bank account. These two services are separate but do complement each other. Your Mcard is used to access Blue Bucks debit services. You can deposit money into your Blue Bucks debit account for use at residence hall vending machines, laundry facilities, meals, snack bars and convenience store purchases. Blue Bucks is also accepted at several libraries, athletic facilities, cafeterias and fast food restaurants within the Michigan Union, Michigan League, Pierpont Commons, Palmer Commons, U-M Hospital and various campus vending machines.

Your Mcard can be used as an ATM and debit card for your TCF Bank checking and savings accounts. The Mcard can be used in ATMs around the world and with merchants offering point of sale (POS) purchase options with a Secret Code.

In addition to your Mcard, TCF Bank issues checking account owners a TCF Check Card. The Check Card is a debit card with VISA® functionality. The Check Card can be used in ATMs, point of sale locations and at any merchant that accepts VISA® Debit Cards. The Check Card is not a credit card. The amount of the Check Card purchase is deducted from your checking account. TCF Bank does not charge for VISA® or point of sale purchases using the Mcard or TCF Check Card.

There is no annual fee for the TCF Check Card.

What should I do if I lose my Mcard?

It is very important to immediately contact the Mcard Center to cancel meal plan, Dining Dollars and/or Blue Bucks on your lost Mcard. There is a \$20 replacement fee for a new Mcard. If your Mcard is stolen, the replacement fee is waived if you provide a police report at the time of card issuance. If you lose your card after business hours, go to the U-M Housing website to have your card canceled. A canceled card cannot be used for meal plans, Dining Dollars, Blue Bucks or residence hall access. If you have a TCF Bank account, you should also immediately contact TCF Bank customer service or visit a TCF Bank branch to have your lost card canceled. When you receive a new Mcard, take the new card into a TCF Bank branch to have the new card linked to your TCF Totally Free Student Mcard Checking account.

What should I do if my Mcard does not work?

If your meal plan, Dining Dollars, Blue Bucks or residence hall door entry does not work, contact the Mcard Center. If your Mcard is not working properly as your TCF Bank ATM card, contact TCF Bank. If your card is not functioning properly due to normal wear and tear, visit an ID issuing station to have the card replaced. Mcards turned in at an ID station because of normal wear are generally replaced for free.

FREE U-M Hoodie at account opening!*



(while supplies last)

Frequently Asked Questions About . . .



The Mcard is your official U-M identification card. You'll use it all over campus to identify yourself as a member of the University community. Your Mcard allows for convenient money management while at U-M when you select the Blue Bucks Debit Program and/or the TCF Bank® Totally Free Student Mcard Checking account. The following are frequently asked questions about Mcard, TCF Bank and the banking services provided through the Mcard.

Do I need a local bank account?

We highly recommend a local bank account. ATM surcharges can get expensive if you do not have a local bank. And, while some merchants accept out-of-state checks with proper identification, some do not. Most students find it more convenient and cost effective to maintain a local checking account to manage their money.

Can students cash checks at the University?

No. For safety and security, residence halls and the Cashier's Office do not cash checks. We recommend that students use a bank for check cashing services.

Is TCF Bank the only bank affiliated with the Mcard?

Yes. Due to the technological requirements of the program, there is only one bank affiliated with the Mcard. U-M selected TCF Bank through a bid process for its TCF Totally Free Student Mcard Checking and the convenient services that it offers students.

What are the features and benefits of the TCF Totally Free Student Mcard Checking account?

The TCF Totally Free Student Mcard Checking account has many features including:

- No minimum opening deposit required
- No minimum monthly balance requirement
- Free checks (single or duplicate)
- Unlimited check writing privileges
- Free Mcard link to your TCF checking account for ATM and debit transactions
- Free TCF® Check Card – Use it anywhere VISA® is accepted
- Free ATM transactions at over 140 Southeast Michigan 7-Eleven® Stores¹
- Four free (no TCF fee) in-state non-TCF ATM transactions per statement period
- Free (no TCF fee) withdrawals at out-of-state ATMs
- Free savings account with no minimum balance requirement
- TCF® Preferred Online Banking and Bill Pay at www.tcfbank.com
- Sign up for free account balance e-mail alerts
- Free 24-Hour automated banking access at 1-800-TCF-BANK
- Nearly 450 branches and 1,400 ATMs in Michigan, Indiana, Illinois, Wisconsin, Minnesota, Colorado, Arizona and South Dakota
- Set up the convenience of direct deposit of financial aid or payroll
- Free U-M Hoodie (while supplies last) with your first \$25 deposit²

Can I open an account if I am not yet 18 years old?

Yes, you can open a TCF Totally Free Student Mcard Checking account if you are not yet 18 years old.

Does my parent/ guardian need to be on the account?

No, your parent/guardian does not need to be on the account.

Where and when can I open an account when I get to campus?

TCF Bank team members will be available at the South University branch (corner of South University and Church Street) to answer questions and open checking accounts. If you are walking on campus, the South University location

will be most convenient. Just remember to bring your Mcard with you and ask for the TCF Totally Free Student Mcard Checking account.

I have a TCF Bank near my home, can I open my TCF Totally Free Student Mcard Checking account at this location?

Yes. You may open a TCF Totally Free Student Mcard Checking account at any TCF Bank in Michigan. Be sure to present your Mcard to the TCF representative and request the TCF Totally Free Student Mcard Checking exclusive to University of Michigan students.

How do I deposit money into my TCF Bank account?

TCF Bank offers many convenient deposit options.

TCF Branch Network. You can make a deposit at any TCF Bank branch in Michigan, Indiana, Illinois, Wisconsin, Minnesota, Colorado, Arizona and South Dakota.

Bank by Mail. You can mail a check payable to the account owner along with a deposit slip to TCF Bank, 1123 South University, Ann Arbor, MI 48104.

Transfer money through Online Bill Payment. Use another financial institution's bill pay feature to transfer money into a TCF account. To have an amount transferred, designate the TCF checking account as a "bill" to be paid. Log on to your financial institution's website and add a TCF checking account number as a bill to be paid (just as other bills are paid). Use TCF Bank, 1123 S. University, Ann Arbor, MI 48104 as the payee address. This service may not be available at all financial institutions. **Free Automatic Funds Transfer.** You can arrange to have a specific amount of money regularly transferred

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¹7-Eleven® is a registered trademark of 7-Eleven, Inc. ATMs are owned and operated by Cardtronics, LP. ²Recipient responsible for all applicable taxes.

Introducing TCF® Totally Free Student Mcard Checking From TCF Bank®!

As the Official Mcard Bank, TCF is proud to offer you TCF Totally Free Mcard Checking, with special features just for you. TCF Bank has 5 branches and 28 ATMs convenient to Ann Arbor and campus.

Most TCF Bank branches have evening and weekend hours and are open 7 days a week. You won't find a more convenient place to bank!

University of Michigan

Central Campus

- 1123 South University Ave. at Church St.
- 401 East Liberty St. at South Division St.
- Michigan Union Banking Center (2 ATMs)

TCF Branch Locations

North Campus

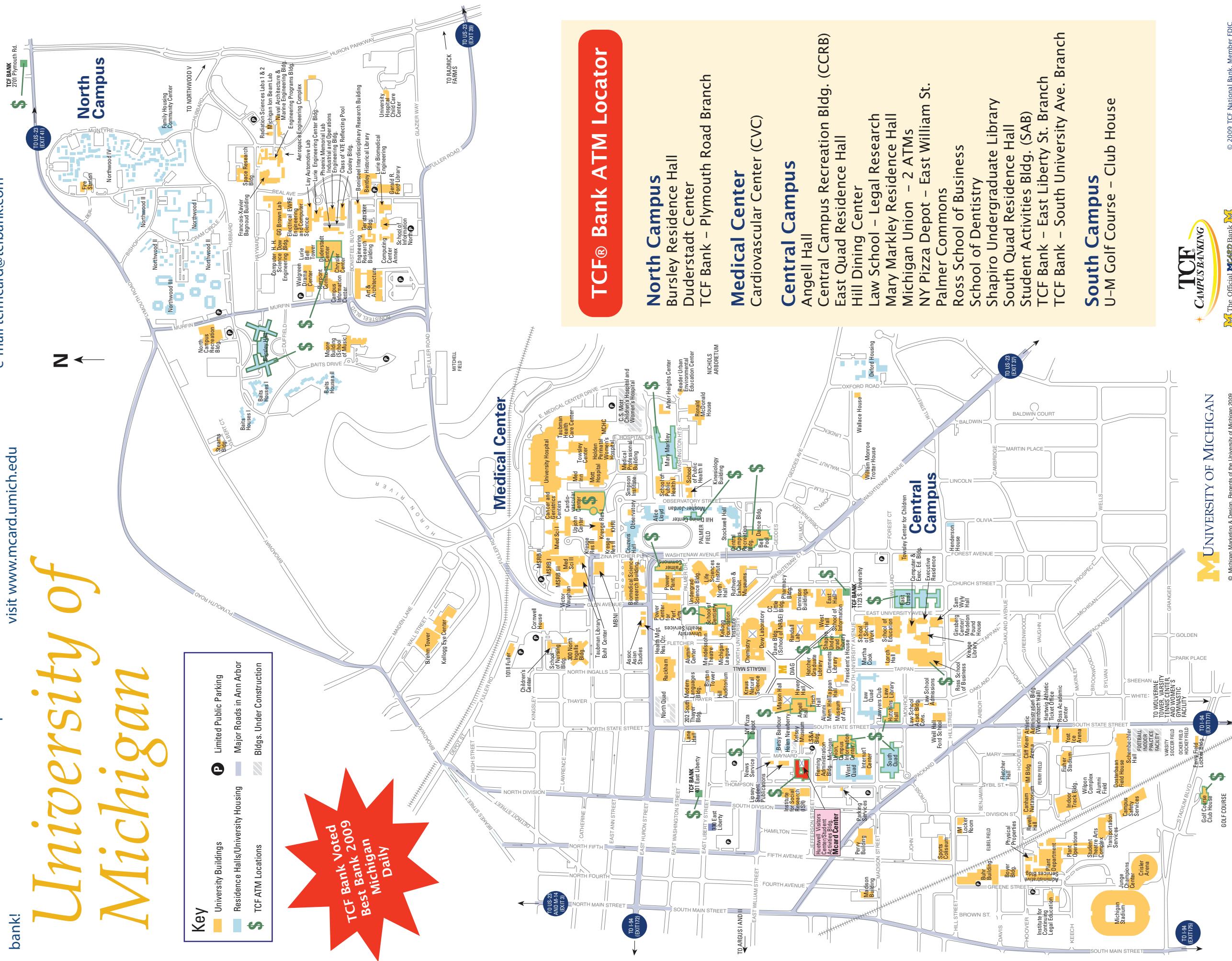
- 2701 Plymouth Rd. at Huron Parkway
- Other Ann Arbor Branches (not shown on map):
125 Briarwood Circle – near Briarwood Mall parking area
1900 Pauline Blvd. at West Stadium Blvd.

Mcard Questions?

Call 734 936-MCARD
e-mail mcard@umich.edu
visit www.mcard.umich.edu

Banking Questions?

Call TCF Customer Service 1-800-TCF-BANK (823-2265)
e-mail tcfmcard@tcfbank.com



TCF® Bank ATM Locator

North Campus

- Bursley Residence Hall
- Duderstadt Center
- TCF Bank – Plymouth Road Branch

Medical Center

- Cardiovascular Center (CVC)

Central Campus

- Angell Hall
- Central Campus Recreation Bldg. (CCRB)
- East Quad Residence Hall
- Hill Dining Center
- Law School – Legal Research
- Mary Markley Residence Hall
- Michigan Union – 2 ATMs
- NY Pizza Depot – East William St.
- Palmer Commons
- Ross School of Business
- School of Dentistry
- Shapiro Undergraduate Library
- South Quad Residence Hall
- Student Activities Bldg. (SAB)
- TCF Bank – East Liberty St. Branch
- TCF Bank – South University Ave. Branch

South Campus

- U-M Golf Course – Club House

TCF Bank Voted Best Bank 2009 Michigan Daily