

Personal Savings & Checking Accounts



Based on your account choice, we've selected the Horizon account we believe is the best fit to replace your TCF Bank account.

Find your TCF Bank account name on the chart to review your new Horizon Bank account.

Your new Horizon Bank account becomes effective **September 18, 2021**.

! **Monthly Service Charges will be waived through your November statement cycle to ensure the account selected is the right one for you.**

Personal Savings Accounts

If your TCF Savings Account name is:				
	TCF Free Savings TCF Classic Savings TCF No Interest Savings TCF Elevate Savings TCF Special Savings	TCF Money Market TCF Special MMA TCF Private Bank MMA	TCF IRA Savings	TCF Health Savings Account
Your new Horizon Savings Account will be:				
HORIZON BANK	PERSONAL SAVINGS	MONEY MARKET SAVINGS	IRA SAVINGS	HEALTH SAVINGS ACCOUNT
WHY THIS MAY WORK FOR YOU	Perfect for everyday savings.	Convenient access and earns more than traditional savings.	Easy option for retirement savings.	Pay for out-of-pocket medical costs.
MINIMUM OPENING BALANCE	\$50	\$0	\$0	\$0
EARNs INTEREST* (CALL FOR CURRENT RATES)	Compounded daily and credited monthly. Interest paid on all balances.	Compounded daily and credited monthly. Interest paid on tiered balances: \$0 - \$4,999 \$5,000 - \$19,999 \$20,000 - \$49,999 \$50,000 - \$74,999 \$75,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 and above	Compounded and credited monthly. Interest paid on all balances.	Compounded and credited monthly. Interest paid on tiered balances: \$0 - \$999 \$1,000 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$74,999 \$75,000 and above
MONTHLY SERVICE CHARGE	\$3 if minimum daily balance falls below \$200; \$0 if customer is under the age of 18	\$10 if minimum daily balance falls below \$1,000	\$0	\$0
EXCESS ACTIVITY**	\$2.50	\$10	\$0	\$0
ATM / DAILY POINT OF SALE (POS) LIMITS	\$500 ATM	\$500 ATM	-	\$0 ATM / \$2,000 POS

*Interest Rate and Annual Percentage Yield (APY) is a variable rate and is subject to change at our discretion. If an account is closed before the interest is credited, the accrued interest will not be paid. We use the daily balance computation method to calculate interest. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit on non-cash items (i.e. checks).

**For savings accounts an excess activity service charge of \$2.50 will be charged for each 'over the counter' withdrawal in excess of six, or other withdrawals or transfers over six during the calendar month. For Money Market Accounts, an excess activity fee of \$10 will be charged for each debit transaction over six during the month. Transfers from a savings account to another account by preauthorized withdrawals, automatic debit, internet, or telephone transfers or by check, draft, debit card, or similar order to a third party are limited to six per month.

Personal Checkings Accounts

If your TCF Checking Account name is:

TCF Free Checking
(if under 55 yrs old)


































TCF Premier Checking
TCF Private Bank CMA

TCF Plus Checking
TCF Senior Checking
TCF Free Checking
(if 55 yrs and older)

TCF Base Account

TCF Teen Checking

Your new Horizon Checking Account will be:

	 HORIZON BANK	BASIC CHECKING	INTEREST CHECKING	55+ INTEREST CHECKING	FRESH START CHECKING	STUDENT CHECKING
WHY THIS MAY WORK FOR YOU		Simple choice for easy money management.	Earn competitive rates of return on your checking balances.	For those age 55 or better looking to earn competitive rates of return.	New start if you've had problems with checking accounts in the past.	Benefits designed for students 14 to 24 years old. ¹
MINIMUM OPENING BALANCE		\$0	\$0	\$0	\$25	\$0
MONTHLY SERVICE CHARGE		\$5 if the minimum daily balance falls below \$1,000 (waived if account has direct deposit or eStatements)	\$8 if the minimum daily balance falls below \$2,500	\$0	\$5	\$0
EARNs INTEREST* (CALL FOR CURRENT RATES)			Compounded and credited monthly. Interest paid on tiered balances: \$2,500 - \$9,999 \$10,000 - \$24,999 \$25,000 - \$49,999 \$50,000 - \$99,999 \$100,000 - \$249,999 \$250,000 and above	Compounded and credited monthly. Interest paid on tiered balances: \$100 - \$2,499 \$2,500 - \$9,999 \$10,000 and above		
PAPER STATEMENT		\$3	\$3 (Fee waived if the minimum daily balance is \$2,500 or above)	\$3 (Fee waived if the minimum daily balance is \$500 or above)	\$2	\$3
ATM / DAILY POINT OF SALE (POS) LIMITS		\$500 ATM / \$2,000 POS	\$500 ATM / \$2,000 POS	\$500 ATM / \$2,000 POS	\$200 ATM / \$500 POS	\$100 ATM / \$300 POS (Age 14-17) \$500 ATM / \$2,000 POS (Age 18 and older)
FREE DEBIT CARD						
FREE ONLINE BANKING & BILL PAY						 (Age 18 and older for bill pay)
FREE MOBILE BANKING						
FREE ESTATEMENTS						
FREE CHECKS				 (Free standard checks-customer pays shipping, handling & taxes)		
OVERDRAFT PRIVILEGE²						

¹ Account converts to Basic Checking at age 25. ² Subject to approval.

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