

TCF NATIONAL BANK
 PO BOX 537980
 LIVONIA MI 48153



PAGE 1 OF 2
 STATEMENT DATE
 06-24-20

STATEMENT

2444329385
 0

0 52 83
 RENEE COLETTE ROPER
 27764 PALOMINO DR
 WARREN MI 48093-4672

MANAGE YOUR BILLS ALL IN ONE PLACE!
 ONLINE BILL PAY PUTS YOU IN CONTROL:
 - PAY BILLS EASILY FROM YOUR MOBILE DEVICE OR COMPUTER
 - SET UP ONE-TIME OR RECURRING PAYMENTS
 - AVOID LATE FEES BY SCHEDULING BILL PAYMENTS WHEN YOUR BILL ARRIVES

TCF FREE CHECKING

ACCOUNT NUMBER 2444329385

STATEMENT PERIOD 05-23-20 THROUGH 06-24-20

YOU HAVE OPTED-OUT OF TCF'S AUTHORIZATION AND PAYMENT OF OVERDRAFTS ON YOUR ATM AND EVERYDAY DEBIT CARD TRANSACTIONS. YOU HAVE OPTED-IN TO TCF'S PAYMENT OF OVERDRAFTS DUE TO CHECKS, ELECTRONIC TRANSACTIONS, AND TRANSFERS. SEE THE REVERSE SIDE FOR MORE INFORMATION.

ACCOUNT SUMMARY	<u>BALANCE 05-22-20</u>	<u>CHECKS/WITHDRAWALS</u>	<u>DEPOSITS/ADDITIONS</u>	<u>BALANCE 06-24-20</u>
	781.31	2,956.50	4,329.71	2,154.52
	INTEREST EARNED IN STATEMENT PERIOD .00			
	ANNUAL PERCENTAGE YIELD EARNED .00%			

OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0526	23.40	KABOB HOUSE WARREN MI US	0529	47.00	AFFIRM *PAYMENT 855-423-3729 CA US
0526	48.68	WINE LIQUOR SHOPPE WARREN MI US	0601	325.00	DTE Energy 800-4774747 MI US
0526	101.90	POS VALUE FRESH MAR 51284605 WARREN MI	0601	262.25	CITY OF WARREN 888-8916064 MI US
0526	35.26	POS WM SUPERC Wal-Mart Sup 44240028 WARREN MI	0601	39.88	AMZN Mktp US*MY7T0 Amzn.com/bil WA US
0526	225.00	AUTOMATED WITHDRAWAL DISCOVER E-PAYMENT	0601	230.12	LN*MICHIGAN DMV KI CARLSBAD CA US
0526	20.00	AUTOMATED WITHDRAWAL DISCOVER PAYMENTS	0601	200.00	AUTOMATED WITHDRAWAL FPB CR CARD INTERNET
0527	29.26	POS FAYEZ INVESTMENT 0001ND04 WARREN MI	0601	150.00	AUTOMATED WITHDRAWAL FPB CR CARD INTERNET
0527	62.99	ATM 13560 E. 10 MILE LK302982 WARREN MI	0603	37.64	POS 7-ELEVEN 00MMQJ12 WARREN MI
0527	3.00	NON-TCF US ATM WITHDRAWAL FEE NON-TCF US ATM WDL FEE	0605	18.00	KFC G135773 WARREN MI US
0529	47.27	AFFIRM *PAYMENT 855-423-3729 CA US	0605	93.82	AMZN Mktp US*MY9QN Amzn.com/bil WA US
0529	33.43	AFFIRM *PAYMENT 855-423-3729 CA US	0605	6.98	POS SUNOCO 01336817 27545003 HARPER WOODSMI
0529	56.03	AFFIRM *PAYMENT 855-423-3729 CA US	0609	35.00	AUTOMATED WITHDRAWAL COMENITY PAY VI WEB PYMT

FOR BALANCE AND CHECKS PAID INFORMATION, DEPOSIT VERIFICATION, FUNDS TRANSFERS, AND OTHER CUSTOMER SERVICE, VISIT US ONLINE AT TCFBANK.COM OR CALL 612-823-2265 (TWIN CITIES), 1-800-823-2265 (TOLL FREE), OR 1-800-343-6145 (HEARING IMPAIRED). YOU CAN ALSO DIRECT INQUIRIES TO THE ADDRESS SHOWN AT THE TOP OF THIS PAGE. TCF CHARGES UP TO \$37 FOR OVERDRAFTS AND RETURNED ITEMS. SEE REVERSE SIDE FOR MORE INFORMATION ABOUT OVERDRAFTS.

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OTHER WITHDRAWALS AND CHARGES

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0610	125.38	DTV*DIRECTV SERVIC 800-347-3288 CA US	0622	20.00	POS FINESSE LIQUOR 04504028 WARREN MI
0610	303.00	ATM 20460 MACK AVE VS008107 GROSSE POINTMI	0622	29.05	POS VALUE FRESH MAR 51284603 WARREN MI
0610	3.00	NON-TCF US ATM WITHDRAWAL FEE NON-TCF US ATM WDL FEE	0622	3.00	NON-TCF US ATM WITHDRAWAL FEE NON-TCF US ATM WDL FEE
0615	40.00	POS SUNOCO 09408105 41629603 WARREN MI	0623	39.17	FAMOUS DAVES OLO 248-936-6297 MI US
0617	39.00	MACOMB OAKLAND HOS 888-3290421 MI US	0623	100.00	AUTOMATED WITHDRAWAL GreenSky WEB PAY
0622	102.99	ATM 28999 SCHOENHERR LK342136 WARREN CITY MI	0623	20.00	AUTOMATED WITHDRAWAL DISCOVER PAYMENTS

DEPOSITS AND OTHER ADDITIONS

DATE	AMOUNT	DESCRIPTION	DATE	AMOUNT	DESCRIPTION
0528	2,886.00	AUTOMATED DEPOSIT UIA PRE-PAID CAR UI BENEFIT	0619	751.10	AUTOMATED DEPOSIT CCLA 6 LLC Payroll
0605	692.61	AUTOMATED DEPOSIT CCLA 6 LLC Payroll			

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	\$.00	\$37.00

OVERDRAFT FEES ARE FOR ITEMS TCF PAYS THAT OVERDRAW YOUR ACCOUNT. YOUR STATEMENT IDENTIFIES THESE FEES AS "OVERDRAFT FEE" OR "DAILY OVERDRAFT FEE." RETURNED ITEM FEES ARE FOR ITEMS TCF RETURNS WITHOUT PAYING BECAUSE OF NONSUFFICIENT FUNDS (NSF). YOUR STATEMENT IDENTIFIES THESE FEES AS "RETURNED ITEM NSF FEE" OR "DAILY RETURNED ITEM NSF FEE."

TOTAL OVERDRAFT/RETURNED ITEM FEES REVERSED YEAR-TO-DATE: \$37.00

HOW TO BALANCE YOUR ACCOUNT

1. Check off in your check register each transaction shown on the front of this statement.
 2. ENTER your ending balance from the front of your statement on this line: \$ _____
 3. ADD any deposits or additions not shown on the statement, including ATM deposits:
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ Total Additions (+) \$ _____
Subtotal \$ _____
 4. SUBTRACT any checks written or withdrawals made that are not shown on this statement, such as bill payment withdrawals, automatic withdrawals, ATM withdrawals, check printing charges, service fees, check card, and other transactions:
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____
\$ _____ \$ _____ \$ _____ \$ _____ \$ _____ Total Subtractions (-) \$ _____
- This adjusted statement balance should agree with your check register balance \$ _____

IF YOUR ACCOUNT BALANCE AND ADJUSTED STATEMENT BALANCE DO NOT AGREE

1. Verify that all differences were corrected from your last month's statement.
2. Check additions and subtractions in your checkbook.
3. Make sure that you listed all of your outstanding checks and deposits.
4. Make sure you have recorded all electronic transfers, automatic deposits or withdrawals, fees, interest deposits, and all automatic bill payment and ATM activities and other transactions.
5. Compare the amount of each check and deposit with the amount recorded on this statement and in your checkbook.
6. Call us if you have a problem balancing your account.

INFORMATION CONCERNING YOUR CONSUMER CHECKING OR SAVINGS ACCOUNT STATEMENT

You Choose How TCF Handles Your Overdrafts. You can tell TCF if you do not want us to authorize and pay overdrafts on your **consumer checking account** for your ATM and everyday debit card transactions. You can select or change this option by calling TCF Customer Service at 1-866-823-4472, or for hearing impaired (TDD) 1-800-343-6145. Be aware that TCF charges fees for paying your overdrafts, and, depending on your account type, if we return items without paying them. We can change these fees at any time. For more information, call us at the number above, or see your account disclosures and the notice called *What You Need to Know about Overdrafts and Overdraft Fees*. You can get this at any TCF branch or at tcfbank.com.

In Case of Errors or Questions About Your Electronic Transfers. If you think your statement or receipt is wrong or if you need more information about a transfer on your statement or receipt, telephone us or write us at the phone number or address shown on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the suspected error or problem appeared. Give us the following information: 1) your name and account number; 2) the dollar amount of the suspected error; and 3) a description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. If you need more information, describe the item you are not sure about. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. This time period is extended to 20 business days if the error involves an electronic funds transfer to or from your account within 30 days after the first deposit to the account.

In Case of Errors or Questions Not Involving Electronic Transfers. You must promptly examine your statement and notify us of any errors. For any errors that do not involve electronic transfers, we must hear from you no later than 30 days after we sent you the FIRST statement on which the suspected error appeared. Give us the information desired in the previous paragraph for us to investigate the suspected error. We will correct any error promptly. If TCF does not hear from you within the 30 day period, we are released from all liability for the transactions unless otherwise stated in your Account Contract.

Checking Your Preauthorized Credit Deposits. If you have arranged direct deposits to your checking or savings account at least once every 60 days from the same person or company, you can check to see if the deposits were made by calling the phone number on the front of this statement.

Your Right to Stop Payment on Preauthorized Payments. If you have told us in advance to make regular payments out of your checking or savings account, you can stop any of these payments. Call us at the telephone number or write us at the address shown on the front of this statement in time for us to receive your request 3 Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We will charge you a fee for each stop payment order you give.

CONSUMER BILLING RIGHTS SUMMARY FOR OVERDRAFT PROTECTION LINE OF CREDIT TRANSACTIONS

What to Do if You Think You Find a Mistake on Your Statement. If you think there is an error on your statement, write us on a separate sheet at the address listed on the front of this statement. In your letter, give us the following information: 1) *Account information:* Your name and account number; 2) *Dollar amount:* The dollar amount of the suspected error; 3) *Description of the Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your spending limit.