



Account Agreement



Date	Account Number(s)	Type of Account	Beginning Interest Rate	Beginning Annual Percentage Yield	Opening Balance	Cards Requested
06/21/2017		TCF FREE CHECKING	.0000	.0000	\$25.00	1

*5543

MAI LEE VANG

2092 ORANGE AVE E
SAINT PAUL, MN 55119

DEFINITIONS

"Account" means the checking, savings, money market, or certificate of deposit account(s) listed above.

"Account Contract" means: (1) this Agreement; (2) TCF's *Terms and Conditions for Checking and Savings Accounts* (except for certificates of deposit) or TCF's *Terms and Conditions for Certificates* (for certificates of deposit); (3) TCF's *Deposit Account Services and Prices Schedule*; (4) TCF's *Current Rates and Yields* schedule; (5) the TCF Privacy Policy; and (6) Truth-in-Savings Act Disclosures (as applicable). TCF may change your Account Contract from time to time by giving you notice of the change.

"Affiliates" means any company directly or indirectly owned by us or TCF Financial Corporation.

"TCF," "TCF Bank," "we," "us," and "our" mean TCF National Bank.

"You" and "your" mean each person or entity named above as Account owner. If there is more than one Account owner, "you" and "your" mean each owner individually and all owners together.

CERTIFICATION OF FEDERAL TAXPAYER IDENTIFICATION NUMBER

(In this certification below, "I," "me," and "my" mean the Account owner)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below) (including a U.S. resident alien).

Note: Certification Instructions. You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

If you are not a "U.S. Person," please complete Form W-8 BEN instead of signing this certification.

Signature of U.S. Person: _____

Date: _____

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are: (1) An individual who is a U.S. citizen or U.S. resident alien; (2) A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; (3) An estate (other than a foreign estate); or (4) A domestic trust (as defined in Internal Revenue Service Regulations section 301.7701-7).

ARBITRATION AGREEMENT ACKNOWLEDGMENT

Your Account Contract includes an arbitration agreement. If there is a dispute between you and TCF and the dispute is covered by the arbitration agreement, then either you or TCF may require the dispute to be resolved by arbitration in front of an arbitrator. This means that you and TCF will not have the right to: (1) a jury or court trial to resolve the dispute; or (2) pursue a claim as a class action. You have the right to reject the arbitration agreement by giving written notice to TCF within 30 days after the date of this Agreement following the procedures described in your Account Contract. See the section called "Arbitration of Disputes" in TCF's *Terms and Conditions for Checking and Savings Accounts* (except for certificates of deposit) or TCF's *Terms and Conditions for Certificates* (for certificates of deposit) for more information.

1. Initial: ML 2. Initial: _____ 3. Initial: _____ 4. Initial: _____



Account Balance Verification and Verification of Deposit Requests

Customers may request account balances or verification of deposit for themselves, a government agency or another third party such as:

- Credit Card Companies
- Financial Institutions
- Mortgage Companies
- Loan Companies
- Probate Court or Friend of the Court
- Landlord
- College or University

Verification of Deposit for a Mortgage

Most often an account balance verification request is needed for the purpose of securing mortgages. In the circumstance of a Mortgage Verification or VOD the customer will usually provide a standard Government form.

A Mortgage Verification of Deposit must be completed by Corporate Operations.

All States: 605-323-2575.

- Send all request forms for Verifications of Deposit (VOD), deposit or balance verification to the Corporate Operations department for processing. Use the form provided by the customer from a Government agency. Do not use the standard TCF Account Balance Verification Form found on the intranet. Verify that the customer has signed the form. The customer signature authorizes TCF to release their account information. Unsigned forms will not be processed.
- Corporate Operations will process your request and mail the completed form to the customers address or the address of the applicable government agency. **Note: The form will be faxed to the branch on an exception basis only. All requests will be completed within one business day.**

Account Balance Verification Request: Non-mortgage related requests

In the interest of customer service, a branch employee may complete the Account Balance Verification form in the branch for a customer. This form may be found on the next page or on the Retail Corporate Home Page by searching Balance Verification. All non-TCF verification forms must be forwarded to Corporate Operations for processing. Inform the customer that the form will be processed and mailed to the appropriate party within one business day.

Completing the TCF Account Balance Verification Form

(The form is on the next page and is an interactive form that can be filled out on your computer screen.)

- Any Retail Branch Employee is authorized to complete the form.
- Complete all applicable fields on the form as of the date of the request. Do not back-date information.
- Form may be notarized upon request by an authorized notary.
 - A. Key Information in all applicable fields.
 - B. Print the form.
 - C. Have the customer sign the form.
 - D. Sign the form representing TCF.

Fields on the Deposit Verification Form

1. **Date:** Today's date.
2. **Bank Number:** AZ 89, CO 87, IL/IN 92, MI 83, MN/SD 99, WI 91.
3. **Branch:** Your branch number.
4. **Teller Number:** Requestor's teller number.
5. **Name:** Customer's name as it appears on the account. Confirm that the person requesting the information is an authorized signer on the account. Verify their identity with primary identification.
6. **Address:** Current address listed in the CIF for the customer.
7. **Account Number:** The applicable account number or numbers.
8. **Routing and Transit Number:** Bank's routing and transit number.
9. **Account Type:** Corresponding account type(s).
10. **Open Date:** Date the account was opened.
11. **Account Balance:** The Ledger Balance listed on the Portal "Balance, Pending Transactions, & Exceptions" screen.
12. **Average Ledger Balance:** The 12 month average balance from the Portal "Balance, Pending Transactions, & Exceptions" screen.
13. **Account Owner's Signature:** Obtain the signature of the account owner on the form.



TCF is in rhythm with
your next chapter.
For a low-rate mortgage,
visit TCF to apply.
Subject to credit approval.
TCF Bank is an
Equal Housing Lender.

TRANSACTION RECEIPT

Date	06/21/2017
Account/Card	*****7054
Transaction Amount	75,000.00
Current Balance	75,025.00
Available Balance	75,025.00

DT TL15720BR00145 REF#28004145251

Your current balance is your available
balance plus funds not yet available for
withdrawal. All transactions are subject
to proof and verification. Please keep
this receipt for your records.

Deposits may not be available for
immediate withdrawal. Transactions
accepted on Saturday, Sunday, and
certain federal holidays will be
processed on the next Business Day.
See a TCF Representative for more details.

©2017 TCF National Bank. Member FDIC.

tcfbank.com



Account Balance Verification

Date: 06/21/2017 Bank: 099 Branch #: 145 Teller#: 15720

Name: MAI LEE VANG

Address: 2092 ORANGE AVE E

City: ST PAUL State: MN Zip Code #: 55119

Account #: _____ Account Type: TCF CHECKING

Bank Routing and Transit #: 000000000

Open Date: 06/21/2016

Account Balance: \$7525.00

Average Ledger Balance Last 12 Months (if required): N/A

Account Owner's Signature: _____ Date: 10.11.2017

Requested By: BYNIE LEE Title: TCF PHALEN BRANCH



Account Balance Verification

Date: 06/21/2017 Bank: 099 Branch #: 145 Teller#: 15720Name: MAI LEE VANGAddress: 2092 ORANGE AVE ECity: ST PAUL State: MN Zip Code #: 55119Account #: _____ Account Type: TCF CHECKING

Bank Routing and Transit #: _____

Open Date: 06/21/2016Account Balance: \$75025.00Average Ledger Balance Last 12 Months (if required): N/AAccount Owner's Signature: Correction only Date: 6/21/17Requested By: BYNIE LEE Title: TCF PHALEN BRANCH

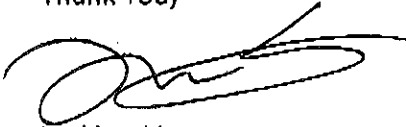
Mai Lee Vang
666 Minnehaha Ave
St. Paul, MN 55104

Affidavit Form

To Whom It May Concern:

I am writing this letter to inform you that I will be using the funds of \$75,000.00 from the account # **3852887054** at TCF Bank Institution for the project at 666 Minnehaha Ave, St. Paul, MN 55104.

Thank You,



Mai Lee Vang
651-208-2239
2092 Orange Ave E
St. Paul, MN 55119