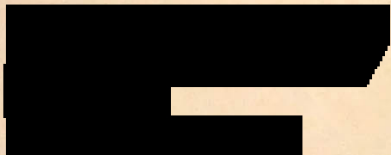




December 26, 2012



MINNEAPOLIS MN 55404-2238

Dear TCF Customer,

This letter is to notify you that TCF is exercising its right under the terms of your account contract to discontinue our banking relationship.

Effective January 29, 2013 we will be closing your account(s) however; you may choose to close the account(s) sooner.

Please remember that you will need to make alternate arrangements for any existing automatic transactions currently being processed to your account and that a new account may not be opened.

We are sorry for any inconvenience this may have caused. If you have any questions or concerns regarding this notice you can reach us by phone at (877) 823-7377.

Sincerely,

Customer Response
TCF National Bank