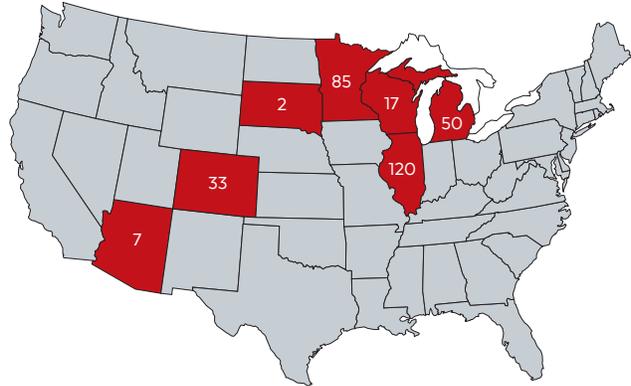




Corporate Profile

ABOUT TCF FINANCIAL CORPORATION

TCF is a Wayzata, Minnesota-based national bank holding company. As of December 31, 2018, TCF had \$23.7 billion in total assets and 314 bank branches in Arizona, Colorado, Illinois, Michigan, Minnesota, South Dakota and Wisconsin providing retail and commercial banking services. TCF, through its subsidiaries, also conducts commercial leasing and equipment finance business in all 50 states and commercial inventory finance business in all 50 states and Canada.



■ Branch locations by state

AT A GLANCE

\$23.7
BILLION

Total assets as of December 31, 2018.

\$19.1
BILLION

Total loans and leases through 2018. Many of these loans support small and midsize businesses and entrepreneurs.

5,585
TEAM MEMBERS

Dedicated to helping people achieve their personal, business and financial goals.

314
BRANCHES

We are a community-focused bank with a strong footprint in the markets we serve. We emphasize convenience, whether through our branch network or our new digital platform, available 24/7.

STRATEGIC PILLARS



Diversification

Focus on national and footprint lending increases quality and diversification of portfolio.



Profitable growth

Strong loan and lease origination capabilities and high net interest margin drive balance sheet growth with an emphasis on profitability.



Operating leverage

Focus on improving organizational efficiencies to drive positive operating leverage.



Core funding

Maintain sufficient funding sources to support loan and lease growth.

MARKETPLACE BRANDS



COMMUNITY COMMITMENT

A team effort in philanthropy



Our philanthropic and volunteer work supports the communities where we do business. In 2018, TCF came together to support humanitarian efforts, completed thousands of volunteer hours for hundreds of nonprofit organizations, and granted nearly \$2.3 million to 650 charitable organizations through TCF Foundation programs. Our team member-driven philanthropy generated another \$500,000 in incremental support for local organizations.

Financial Education



We are proud to serve our communities with two financial education programs: the TCF Financial Scholars Program for teens and the TCF Financial Fitness Program for adults. From 2013 to the end of the 2018 academic year, the TCF Financial Scholars Program reached more than 200,000 students in 448 schools and promoted more than 765,000 hours of learning. In 2018, more than 4,200 adults spent 9,700 hours improving their financial capability through the TCF Financial Fitness Program.

Supporting the University of Minnesota



We proudly support the higher education mission of the University of Minnesota. During the past 14 years, TCF has provided more than \$1.4 million in scholarships to collegiate students. Through our naming-rights agreement for TCF Bank Stadium, we have helped to provide more than \$20 million toward student service programs. In 2017, TCF committed an additional \$8 million to the Athletes Village project which the school completed in 2018.

BOARD OF DIRECTORS

Craig R. Dahl

Chairman and Chief Executive Officer

Peter Bell

Former Chair, Metropolitan Council

William F. Bieber

Chairman, ATEK Companies, Inc.

Theodore J. Bigos

Owner, Bigos Management, Inc.

Karen L. Grandstrand

Shareholder, Fredrikson & Byron, P.A.

Thomas F. Jasper

Chief Operating Officer and Vice Chairman

George G. Johnson

CPA/Chairman, George Johnson & Company and George Johnson Consultants

Richard H. King

Executive Vice President, Operations, Thomson Reuters

Vance K. Opperman

President and Chief Executive Officer, Key Investment, Inc.

Roger J. Sit

Chief Executive Officer, Global Chief Investment Officer and Director, Sit Investment Associates

Julie H. Sullivan

President, University of St. Thomas (MN)

Barry N. Winslow

Retired Vice Chairman, TCF Financial Corporation

Mission

TCF strives to consistently deliver superior performance by providing the essential means to enhance the rhythm of customers' lives and help them achieve their goals. Unified by the passion to act as an ally of our customers, we lend prudently in diverse, niche segments and fund these assets through core deposits, both generated through a great customer experience within our communities.

Vision

We will be a sound, well-capitalized, principled bank that gathers core deposits and lends under the fundamental concept of diversification that enables us to consistently achieve superior returns for our employees, customers and shareholders.

Values

- Lead with integrity
- Be nimble
- Build relationships
- Be prudent
- Create opportunities
- Win as a passionate team