



May 2018

I want to take the opportunity to thank you for your partnership and the trust you place in TCF to provide our quality lending products to your clients. We know you have many choices when recommending a lender and who you choose to partner with reflects on that relationship. That's why I want to reinforce our commitment to providing you with the service and expertise you expect along with the efficiency and simplicity of doing business with us. We are working hard to deliver improvements to our origination operations so you can focus on advising your clients.

TCF is investing significantly in its consumer lending capabilities for the benefit of our brokers and our customers. We're expanding our team of lending professionals who have significant industry expertise and knowledge and we hope you will find them to be valuable resources as you continue working with us. In addition, we are making additional investments to streamline our application and origination process to help you provide the answers you need for your clients. You can expect to see the benefits of these investments in the months ahead. Our goal is to be your primary choice for your clients' lending needs – not merely based on our rates and service, but also because we stand behind our loans as a strong and well-funded bank that has served our communities for nearly 100 years.

I welcome your comments and feedback. If there's anything we can do to improve our service to you, please don't hesitate to reach out to RLUCorporate@tcfbank.com. On behalf of our entire consumer lending team, thank you for your business and we look forward to continuing to partner with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael S. Jones". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael S. Jones
Executive Vice President
Consumer Banking