



Broker Bulletin: 2018-01

Margin Change April 30, 2018

Effective Date	Notes executed on or after May 1, 2018
Change to Margin	We have reduced the margin on our home equity line of credit by 25 bps.
Effect on Loans with Docs out, but not Signed	The reduction in the margin applies to any home equity line of credit agreement signed by the borrower(s) on or after May 1, 2018. If TCF has already prepared and sent a home equity line of credit agreement on a loan where the borrower(s) will sign on or after May 1, TCF will prepare a new home equity line of credit for execution by the borrower(s) that includes the reduction in margin.
Delays in Signing	Signing may be delayed to May 1 to enable borrowers to take advantage of the reduction in margin.
Questions	If you have questions about this Bulletin, please contact your Business Development Manager.