

# Making a Difference

Throughout our company's history, the people of TCF have dedicated themselves to strengthening the communities where we do business. We share a commitment to meeting community needs through volunteerism, serving our customers and improving lives through education. This is our first Corporate Social Responsibility Report. It reflects those commitments and defines how we view our role in helping to improve the quality of life in our communities.



## **Our Pillars of Responsibility**

We define our social responsibility commitments with five pillars: Community, Education, People, Environment and Stewardship. In this report, you'll find stories about our progress and our commitments in each of these areas. We will update you on our work in each area regularly.

## **Operating Our Business Responsibly**

We also report here on some of the initiatives and practices we've engaged in to sustain and grow our business. It is through our commitment to operational excellence and ethical practices that we continue to earn the privilege of doing business with our customers and in the communities where our team members live and work.

I am proud of the dedication and hard work of our team members. This report reflects their accomplishments, their embrace of our company's values and their deep passion to lead by example. We look forward to sharing the progress of our journey with you.

Thank you for your interest. We welcome your comments.

A handwritten signature in black ink that reads "Craig R. Dahl". The signature is fluid and cursive.

Craig R. Dahl  
Chairman and Chief Executive Officer

# Pillars of Our Corporate Social Responsibility



## Community

We believe community leadership, expressed through financial support (charitable contributions) and the volunteerism of our team members, improves the quality of life in the communities we serve and beyond.



## Education

We believe education is a bedrock to healthy and vibrant communities. We support workforce education programs, promote standards of educational excellence and help to improve the financial capability of adults and teens.



## People

We believe our team members are the most important asset of our company. Our culture supports team members' growth and development, encouraging them to give of their time to causes they are passionate about. We match team members' charitable contributions to causes important to them.



## Environment

We believe in doing our part to minimize the impact of our operations on our environment, reduce waste and operate our business in a sustainable manner.



## Stewardship

We believe in being good stewards of our company, adhering to the highest ethical standards and holding ourselves accountable for continuously improving across all of our pillars of social responsibility.

# Corporate Profile

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.

## 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 banking platform, available 24/7.

## \$19.1 billion

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

## \$23.7 billion

Total assets as of December 31, 2018.

**TCF**  
**LISTED**  
**NYSE**

Founded in 1923, TCF is a publicly traded company on the New York Stock Exchange (NYSE: TCF) and goes to market as seven businesses, each focused on delivering quality banking and lending services to specific audiences. Just as we focus our corporate social responsibility around a set of pillars, we also operate the company with four strategic business pillars: diversification, profitable growth, operating leverage and core funding.





# Community



## A Team Effort for 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.



TCF Foundation

**\$2.3**  
million  
in grants  
in 2018

## TCF Foundation

The mission of the TCF Foundation is to promote philanthropic efforts in the locations where we do business and to develop both a community and public affairs awareness that will project the corporation's commitment to preserve and improve the quality of life of those in the communities we serve. Founded in 1989, the TCF Foundation extends contributions to charitable organizations in education, human services, community development, the arts and veteran services, with a focus on those organizations actively supported by TCF team members through volunteerism or board service.

**Community development:** To promote the development of new, workable responses to human health and welfare needs and support community development and revitalization.

**Human services:** To assure the availability of adequate health care and human services.

**Arts and culture:** To assure the availability of a pool of creative resources and services in the visual, performing and written arts and to promote standards of excellence in culture and the arts.

**Veteran services:** To support the ongoing needs of the men and women from our armed forces who have dedicated their lives in service of our country.



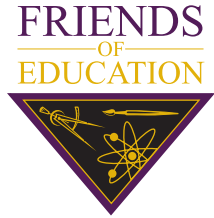
# Education

## 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. Since 2013, TCF has partnered with EVERFI, one of the nation's leading providers of innovative financial education programming. Through the end of the 2018 academic year, the 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 Financial Fitness Program.

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## Friends of Education

We actively support Friends of Education, a network of 13 charter schools in Minnesota that is dedicated to improving educational standards for K-12 students. These schools work: 88% of Friends of Education charter schools outperform their resident district assessments. We provide nearly \$375,000 in financial support and annually award scholarships to two students.

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## Supporting the University of Minnesota

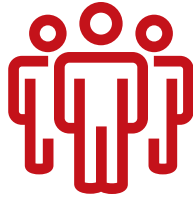
We proudly support the higher education mission of the University of Minnesota. During the past 14 years, TCF has provided more than \$1.4 million in scholarships to collegiate students. Through our naming-rights agreement for TCF Bank Stadium, we have helped to provide more than \$20 million toward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

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**\$200**  
thousand  
in education  
grants

## Foundation Support for Education

In 2018, the TCF Foundation provided more than \$200,000 in assistance to private and public secondary schools, public and private higher education institutions, adult education, scholarship and fellowship programs, and contributions to other education-related organizations, including those that seek to increase public knowledge of economics and other subjects of special importance to the financial-services industry.



# People

## Team Members Guide Community Engagement



TCF promotes strong community participation among its team members through the Community Engagement Advisory Council (CEAC). The Council comprises representatives from across the company who help guide and raise awareness for volunteer opportunities. CEAC members are ambassadors for TCF's community-engagement programs and facilitate positive change in the communities we serve by connecting our team members to important activities. In 2018, the Council directed the effort to unify team member-led fundraising into one program that benefits two charitable partners that have national reach.

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## Team Member Development



TCF is committed to supporting the growth and development of team members and promoting healthy work-life balance. We provide financial support for continuing education through tuition reimbursement, encourage participation in job-specific workshops and offer an internal leadership development program. We encourage managers to work collaboratively with their teams to structure their work day to support their interests and passions.

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**\$1.3**  
million  
in matching  
funds

## Matching Contributions for Philanthropic Interests

In late 2017, TCF contributed \$5 million to the TCF Foundation, including increasing the 2018 Employee Matching Gift program to a 200% match on gifts up to \$10,000. We donated \$1.3 million to charitable contributions last year through this program. To further encourage participation in 2019, we lowered the threshold so that team member contributions of \$25 or more qualify for a matching gift.

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## Company-Supported Volunteerism

In 2018, TCF team members contributed more than 20,000 hours of volunteer time to support many worthwhile causes. From volunteering at local food pantries and building homes with Habitat for Humanity, to providing more than 425 hours of pro-bono legal services, team members across the organization give generously of their time to those in need.



# Environment



## Sustainable Facility Management

We strive to incorporate the principles of LEED and sustainable facility management into our business practices. As we continue to upgrade our branch and office footprint, we are incorporating energy-reducing components such as LED lighting, sustainably sourced furniture and fixtures and recycled content. Over the past three years, we have relocated more than 1,800 team members from inefficient workspaces to environments that incorporate these sustainable business practices. Our operations headquarters in Plymouth, Minnesota incorporates energy-efficient lighting and HVAC and facility-wide recycling. It is adjacent to a network of bike trails that enables team members to pedal or walk to work.

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**57<sup>ton</sup>**  
reduction  
in paper  
consumption  
in 3 years

## Reducing Waste

We continue to make significant improvements reducing the amount of waste generated from our business. Over the past three years, we have reduced the amount of paper used in our network of printers and copiers by 27%. By instituting a “Follow Me Printing” program that eliminated more than 1,000 individual printers or copiers, we continue to promote a digitally focused work environment. In 2017, we introduced a new beverage program and significantly reduced our consumption of paper products by providing all team members with reusable mugs. We also make use of recycled paper products and utensils in all of our kitchens and breakrooms.

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## Sustainability-Driven Decision Making

We believe that operating our business sustainably isn't just the right thing to do — it's also good for our business and the communities in which we live and work. We continue to evolve our business practices to incorporate efficiency and Lean methodologies into our decision-making. This mindset is embodied in how we approach critical decisions that affect resource utilization, environmental footprint, and health and wellness.



# Stewardship

**\$124**  
million  
in community  
development  
investments  
and loans

## Community Reinvestment Act

We are committed to supporting investment and economic development in the communities we serve under the Community Reinvestment Act (CRA). In 2018, we provided more than \$48 million in community-development investments with more than \$46 million focused on affordable-housing development. In addition, we provided more than \$76 million in community-development loans supporting economic development and affordable-housing efforts.

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## Code of Ethics and Business Conduct

An array of training programs, audits and policy communication, supported by leadership, comprise the framework of our commitment to ethical and legal behavior in all of our operations. Training in our Code of Ethics and Business Conduct is mandatory every year for team members as well as our Board of Directors.

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## Inclusion and Diversity

We support a diverse and inclusive workforce, focused on fostering a supportive culture built on mutual respect and understanding. In 2017, we created the role of diversity and inclusion officer with a mandate to build a framework to actively monitor diversity in our hiring practices. In 2018, we invited team members to participate in our third Team Member Engagement Survey to provide feedback on how we can improve their employment experiences within the company.

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## Doing Business with Sustainability-Minded Vendors

We are committed to doing business with vendors and partners that share in our values and commitment to sustainable practices. Our sourcing process evaluates prospective vendors on their commitment to sustainability, ethical practices and community support. Wherever possible, we include minority- and woman-owned businesses in our procurement of products and services.



TCF Financial Corporation

[tcfbank.com/about-tcf/community-relations](http://tcfbank.com/about-tcf/community-relations)

## OUR 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.

## OUR 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.

## OUR VALUES

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

